

## 1. Product Overview

The "People's Wealth" Fixed Deposit Scheme is a long-term investment product designed to provide customers with secure and attractive returns over extended tenures. The scheme aims to promote long-term savings while supporting the Bank's funding stability and growth strategy.

## 2. Applicability

- Applicable only for new/future deposits.

## 3. Eligibility

- Available to individual customers aged 18 years and above.

## 4. Minimum Deposit

- LKR 250,000

## 5. Tenure Options

- 2 Years
- 3 Years
- 4 Years
- 5 Years

## 6. Interest Payment Options

- Monthly Interest Payment
- Interest at Maturity

## 7. Interest Rates (Applicable for New Deposits Only)

Tenor	Interest Rate (At Maturity)	Interest Rate (Monthly)
2 Years	9.25%	7.75%
3 Years	9.75%	8.00%
4 Years	10.25%	8.25%
5 Years	10.75%	8.50%

## 8. Key Benefits

- Secure investment with a **licensed banking institution**
- **Competitive interest rates** for long-term deposits
- Flexible **interest payment options**
- Encourages **long-term financial planning and wealth accumulation**

## 9. Important Notes

- Interest rates are **subject to change** based on market conditions and Bank policy.
- The Bank reserves the right to amend product features as required.
- Customers are advised to review all terms and conditions before investing.