

TITLE :

FIXED DEPOSITS

MAIN DESCRIPTION

Our Fixed Deposit allows you to deposit your money securely for a set period of time to earn higher returns on your savings.

Eligibility

Sri Lankans over 18 years of age are eligible to open an account

Minimum deposit Rs. 10,000/-

Period – one, three, six months and one to five years (conditions apply for one-month deposits)

Benefits

Payment of Interest - Please refer to

Rates & Tariff

Interest payable at maturity for all types

Monthly interest on deposits of one year and above

Fixed deposits will be accepted as a security for loans, guarantees etc.

Nomination – a person/persons can be nominated to disburse the balance at the death of the fixed deposit account holder

For more information contact the nearest Bank of Ceylon Branch or our Call Centre on 1975 or +94 11 220 4444

TITLE :

SENIOR CITIZENS FIXED DEPOSITS

MAIN DESCRIPTION

A fixed deposit account dedicated to Sri Lankan citizens over 60 years of age, offering the highest security and maximum returns on your investment.

Minimum deposit Rs. 10,000/-

Period – 1 year

Higher interest rate (

please refer FD rates

)

Payment of interest - at maturity or monthly

Nomination – a person/persons can be nominated to disburse the balance on the death of the account holder

* Conditions apply

For more information contact the nearest Bank of Ceylon Branch or our Call Centre on 1975.

TITLE :

SMART FD (SCRIPLESS FIXED DEPOSITS)

MAIN DESCRIPTION

Features

Opening, renewal and closing confirmations via e-mail

e-certificate (opening confirmation will be issued)

Instant SMS confirmation

Minimum Deposit Rs. 10,000/-

Period – one, three, six months and one to five years (conditions apply for one month deposits)

Applications / closing requests can be sent by post, email or fax

Can be closed without visiting the branch

Interest rates for Smart FDs are similar to normal FDs

Smart FD will be accepted as a security for loans, guarantees etc.

Nominee can be appointed by visiting the branch

Eligibility

Sri Lankan residents over 18 Years of age are eligible to open an account

Maintain a current or savings account (a new customer can open a savings account prior to opening an Smart FD)

* Conditions apply

For more information contact the nearest Bank of Ceylon Branch or our Call Centre on 1975

TITLE :

100, 200, 400 DAYS INVESTMENTS

MAIN DESCRIPTION

An attractive rate of interest for 100, 200 and 400 Days Investments starting from Rs. 500,000/- upwards!

Features

A higher short-term return

Highest interest in the market

An instant loan of up to 90% of your deposit

Guaranteed security for your deposit

100 Days Investment

200 Days Investment

400 Days Investment

10.50% (P.A.)

10.00% (P.A.)

9.50% (P.A.)

10.91 % (A.E.R.)

10.23% (A.E.R.)

9.46 % (A.E.R.)

Eligibility

Individual residents in Sri Lanka above 18 years of age. (individual/ joint accounts)

Institutions (associations, corporate bodies etc.) duly registered in Sri Lanka

Sri Lankan nationals above 18 years of age resident outside Sri Lanka under an employment visa

For more information contact the nearest Bank of Ceylon Branch or our Call Centre on

1975

or

+94 11 220 4444

*Conditions apply

TITLE :

7 DAY CALL DEPOSITS

MAIN DESCRIPTION

This deposit is ideal for businesses with large sums of surplus money. The 7-day call account is an alternative to investing funds into long term fixed deposit accounts. This account carries a higher rate of interest than ordinary savings accounts but gives the customer the flexibility of withdrawals provided that a 7 day notice is given.

Minimum deposit is Rs 100,000.00

Minimum period is 7 days (no maximum period)

Attractive interest rates (

Please Refer Rupee Deposit Rates)

No need to be an account holder

Can make a nomination

Instant Loan/Overdraft can be easily obtained against the deposit

There is no maturity date and the depositor can withdraw by giving seven calendar day notice in writing

* Conditions Apply

TITLE :

KANTHA RAN GINUM SAVINGS CERTIFICATES

MAIN DESCRIPTION

BOC Kantha Ran Ginum Savings Certificate

is a lump sum investment option exclusively designed for ladies offering a higher return.

Features*

Higher interest rate of 7% p.a. (Annual Effective Rate : 6.94%)

Available under following denominations

Face Value (Rs.)

25,000

50,000

100,000

250,000

500,000

Deposit Value (Rs.)

23,100

46,180

92,350

230,850

461,650

Maturity period is 15 months

A single customer can apply for multiple certificates

* Conditions apply

For more information, contact the nearest Bank of Ceylon Branch or call 1975.

ELIGIBILITY

Sri Lankan resident women above 18 years of age

Sri Lankan Non-Resident women holding an employment VISA (excluding emigrants)

BOC Kantha Ran Ginum Savings Certificates should not be issued under joint ownership

TERMS-AND-CONDITIONS

BOC Kantha Ran Ginum Savings Certificate is non-transferrable.

Partial withdrawals are not permitted.

This certificate matures on first working day after 15 months from the deposit date and non-renewable.

The face value is paid at the end of the agreed period and face value may vary due to applicable taxes/levies imposed by the Government of Sri Lanka from time to time.

The Bank reserves the right to pay an amount lesser than the face value in the event of premature withdrawal/closure.

At maturity, the face value of the certificate (after deduction of taxes/levies if any) shall either be automatically remitted to a Savings /Current Account nominated by the deposit holder OR encash

This Certificate is subject to the rules and regulations issued by the Bank, Directions and Guidelines issued by the Central Bank of Sri Lanka and the laws of the country as maybe amended from time to time.

REQUIRED-DOCUMENTS

Completed BOC Kantha Ran Ginum Savings Certificate Application

National Identity Card

Address proof (If not residing in the same place mentioned in NIC)