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2022-01-01

**Mike**

4, ABC, Lagos

Dear Sir ,

**FIXED DEPOSIT CONFIRMATION CERTIFICATE**

We confirm your Fixed Deposit Investment with us under the following terms and conditions:

<b>Product Name:</b>	<b>FD</b>
<b>Account Number:</b>	<b>1010101</b>
<b>Discounted Value:</b>	<b>NGN 10</b>
<b>Interest Rate per annum (%):</b>	<b>1 %</b>
<b>Tenor (in days):</b>	<b>365</b>
<b>Gross Interest:</b>	<b>NGN 3</b>
<b>Withholding Tax:</b>	<b>NGN 3</b>
<b>Net Interest:</b>	<b>NGN 10</b>
<b>Face Value:</b>	<b>NGN 1000</b>
<b>Effective Date:</b>	<b>2022-10-10</b>
<b>Maturity Date:</b>	<b>2022-10-10</b>
<b>Pre-liquidation Penalty:</b>	<b>40% of Interest Earned</b>

Yours faithfully,

**VFD Microfinance Bank Limited**

Please confirm that the investment booking details agrees with your records, if otherwise, kindly contact our customer care unit for regularization on (+234) 1 227 1396 or sending an email to [support@vbank.ng](mailto:support@vbank.ng)

**\*\*Kindly confirm to us your rollover instructions on or before maturity if there is any change.\*\***

**\*\*The bank also reserves the right to adjust the rates upwards or downwards in line with market realities.\*\***

**\*\*This is an electronically generated certificate and requires no signature.\*\***

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5th Floor, Elephant House, 214 Broad Street, Marina, Lagos-Island, Nigeria.

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