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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:

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

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

****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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