**SAVING SOLUTIONS**

Whether you are just begining to save or have some money built up, we have a variety of savings options to fit your needs at DeSemicolon Bank, we believe it's important to save for both the big and small moments that com up in life. Our Certificates of Deposit help you do just that. Our Certificates of Deposits are best rated in last threeb years, with flexible minimum purchase amounts and rollover options. We offer a variety of maturities to meet your invesments nedds now and into the future. Standard certificate of deposit terms range from 90 days to 60 months and require a minimum opening deposit of $5,000.

**SAVING ACCOUNTS (A Solution to your business need)**

What makes DeSemicolon Bank Savings Account so special is you get interest on interest. Daily, interest is calculated and credited to your account. Your money builds upon itself. And through our worldwide cirrus and Visa networks you can access your account 24\*7\*365 days of the year.

The Essentials,

1. You get interest on interest.
2. Your money builds upon itself.'
3. Access your account 24\*7\*365.

You can open either a statement Savings or a Pass Book Savings Account according to your choice. This could be as an individual account in your name or even as a joint account with one or more parties, Minors(account to be operated by guardian), Associations, Clubs, Socities. Whatever the type of account you choose, you will also receive an ATM cum Debit card. Fast, convenient and 24\*7 unlimited access points to our account from anywhere in the world through Online Banking, Telephone and Mobile Banking or through the millions of ATMs belonging to Cirrus or Visa networks anytime and anywhere.

Terms & Conditions Apply

Product information and terms & conditions are subjects to change from time to time. Therefore, it is advisable to contact with us for the latest information and prevailing terms & conditions.

**CURRENT ACCOUNT**

Eligibility

As you know about our facilities and services any single accounts(Resident Individual), Joint Accounts(Two or More Individuals), Limited Companies, Minors(account to be operated by guardian), Associations, Clubs, Socities, etc. Also Religious Institutions, Educational Institutions(Including Universities), Charitable Institutions, etc.

Benefits

* Easy and Wide Accessibility
* Transact at your convenience, saving time and cost through DeSemicolon Bank Internet Banking.You can also use ATM card at any banks ATMs,subject to nominal charges of Rs.20/ per transaction.
* Monitoring Your Account.
* We have a responsibility to moniter and control your funds through DeSemicolon Bank Internet Banking or/and through. Passbook/statement of account facility.

Transaction Ease

* Unlimited number of payments.
* Make payments by giving us standing instructions.
* Remit funds from any part of the country to your account.
* Upcountry cheque collection facility.

Other Benefits

* Overdraft facility.
* transfer of accounts between our wide network of branches without any charge.
* Nomination Facility-Available.
* Low minimum balance requirements.
* Internet Banking facility is available.

**FIXED DEPOSITS**

Placing a fixed deposit with Bank DeSemicoln will fetch you one of the most attractive rates-of-interest in the market.

The Essentials,

* Select a plan of your choice and receive interests monthly, quarterly, biannually, annually or at maturity.
* The best way to earn a higher internet rate for your funds.

Benefits of a Fixed Deposit

You can earn a higher rate of interest. You can request the bank to renew your deposit at maturity with interest earned added to the capital or just renew capital. You can pledge the fixed deposit and obtain a loan instantly at concessionary interest rates. Ability to place fixed deposits via online banking - if you are already registered for our online banking facility, now you can place fixed deposits online from where ever you are at a time convenient to you by debiting your account.

Interest Payment

* You can earn interest monthly or at maturity,when you place a fixed deposit for 01 to 05 years.
* If you place a fixed deposit for a peroid of 1-6 months, interest will be paid only upon maturity.
* On 2 year deposits interest could be paid monthly, annually or at maturity.
* On 3-5 year fixed deposits, interest can be earned monthly, quarterly, bi-annually, annually or at maturity.

Placing a Fixed Deposit

You can choose and discuss your requirement with us to make the fixed deposit. You may also download application from the submit the filled from to Bank DeSemicolon. Interest rates applicable for fixed deposits can be viewed from the rates and tariffs page of this site.

Withdrawals

Withdrawals will be allowed only after the agreed period of the fixed deposit.

Terms & Conditions apply

Product information and terms & conditions are subject to change from time to time. Therefore, it is advisable to contact us for the latest information and prevailing terms & conditions.

**NRFC(NON-RESIDENT FOREIGN CURRENCY ACCOUNT)**

Save your hard earned money with a NRFC savings account at the bank of Ceylon for maximum benefits.

Eligibility to open an account

* Sri Lankan nationals are who working abroad under valid work visa.
* Sri Lankan nationals who have worked abroad under valid work visa and returned to the country during preceding 90 days.
* Prospective migrant employees can open NRFC accounts prior to departure on production of passport, valid work visa and employment contract.
* Foreign nationals of Sri Lankan origin who are resident abroad.
* Migrants who have opned migrant blocked accounts(MBA).
* An NRFC account holder could open another NRFC account utilizing funds transferred from his/her existing NRFC accounts maintained by another bank/branch irrespective of the currency type.
* NFRC Minors acoounts can be transferred to NRFC accounts on reach of the age of 18 years.

Benefits we offer you

* 100% protection on your investment.
* Accounts can be opened and transactions can be made with the eight world top rated currency types.
* Atractive interest rates.
* Interest earned on NRFC account is exempted from income tax and interests paid in foreign currency you maintain the NRFC Account.
* Free life insurance cover due to accidents up to Rs.1.0 Million.
* Insurance cover up to Rs.50,000/- for loss of baggage s when engaged in foreign travels.
* Loan facility up to Rs.300,000/- for self employment.
* No commission for withdrawals and Foreign Currency inward remittances at the receiving end.
* Debit cards enabling you to obtain cash and buy goods and services anywhere around the globe.
* The account can be maintained even after you return to Sri Lanka.
* Higher exchange rate when converting to Sri Lankan rupees.
* Internet Banking Facilities through Sri Lanka's largest on-line banking network.