



TERMS AND CONDITIONS OF FIXED DEPOSITS WITH ACLEDA Bank Plc.

1. Fixed Deposit is an agreement between ACLEDA Bank Plc. and customer on cash deposit to obtain high interest rate and safety.
2. Withdrawal is available at counter or any ATM (Card Policy must be complied) on the maturity date of Certificate of Deposit.
3. Withdraw the principal before the maturity date:
 - 3.1 Customers can withdraw the principal before the maturity date unless agreed by the bank.
 - 3.1.1 Bank or Microfinance Institution Customers:**
 - 3.1.1.1 Hi-Growth Fixed Deposit must be applicable as the following:
 - Must give the ACLEDA Bank at least 30 days of business day prior notice in writing the application form to properly report to National Bank of Cambodia by following the regulations.
 - Present the original certificate of fixed deposit to the bank.
 - The interest rate will not be provided to the bank or microfinance institution customers.
 - 3.1.1.2 Hi-Income Fixed Deposit must be applicable as the following:
 - Must give the ACLEDA Bank at least 30 days of business day prior notice in writing the application form to properly report to National Bank of Cambodia by following the regulations.
 - Present the original certificate of fixed deposit to the bank.
 - The interest rate will not be provided to the bank or microfinance institution customers. If the customer has received monthly interest, it will be settled with the principal to repay to the bank.
 - 3.1.1.3 Long Term Fixed Deposit must be applicable as the following:
 - Must give the ACLEDA Bank at least 30 days of business day prior notice in writing the application form to properly report to National Bank of Cambodia by following the regulations.
 - Present the original certificate of fixed deposit to the bank.
 - The interest rate will not be provided to the bank or microfinance institution customers. If the customer has received quarterly interest, it will be settled with the principal to repay to the bank.
 - 3.1.2 Individual customer or company/entity beside the bank or Microfinance Institution Customers:**
 - 3.1.2.1 Hi-Growth Fixed Deposit must be applicable as the following:
 - Present the original certificate of fixed deposit to the bank.
 - The interest rate will be provided as the interest rate of savings account.
 - 3.1.2.2 Hi-Income Fixed Deposit must be applicable as the following:
 - Present the original certificate of fixed deposit to the bank.
 - The interest rate will be provided as the interest rate of savings account. If the customer has received monthly interest, it will be settled with the principal to repay to the bank.

3.1.2.3 Long Term Fixed Deposit must be applicable as the following:

- Must give the ACLEDA Bank at least 30 days of business day prior notice in writing the application form to properly report to National Bank of Cambodia by following the regulations.
 - Present the original certificate of fixed deposit to the bank.
 - In case the customers give notice as mentioned above, the bank will provide them with interest as per rate of Savings Account; otherwise they will not be received any interest. If the customers have already received interest quarterly, they have to settle with the bank by deducting amount from their principal based on the existing procedure.
4. Customer's interest income is subject to tax withholding at the prevailing rate set by Ministry of Economy and Finance.
 5. Auto-Rollover of Fixed Deposit occurred when a customer requests for Fixed Deposit one more term or many terms gradually without changing contract number. This rollover depends on customer's order by providing information when opening account or informing once in the period of contract, or at least 2 days of working days before maturity date.
 6. When a customer chooses Auto-Rollover option, it means that customer agrees to continue money deposit that its principal amount or principal with received interest, and term of deposit still keep the same as first agreement, except interest rate that has to applied as below:
 - The interest is calculated as per ACLEDA Bank Plc's latest official standart rate.
 - For customers who have any special interest rate agreement do not allow to choose Auto-Rollover option if they have further required more terms deposit, the interest rate will be calculated as per ACLEDA Bank Plc's latest official standard rate.
 7. The ACLEDA Bank Plc. has the full right to reject or renew contract, or to terminate the contract before maturity date without prior notice.
 8. The bank will charge fee upon the request of new Certificate of Deposit instead of lost or damaged.

Note: For ACLEDA Bank services requirements or more information, please contact our 24-hour Call Center at 023 994 444 / 015 999 233 or E-mail: inquiry@acledabank.com.kh

I, (Mr/Ms.), the customer of ACLEDA Bank Plc.), have read, understood, and agreed with the general terms and conditions mentioned above.

Date: ____/____/____

Signature or Thumbprint