



The first ISO 9001 : 2008 certified Finance Company in Sri Lanka

Alliance House, 84, Ward Place, Colombo 7, Sri Lanka. Telephone : 011 2673673 Telegrams: "Alfinco" Colombo. Fax. 94-11-2691090 E-mail: deposit@alliancefinance.lk Website: www.alliancefinance.lk Branches : Gampaha, Ratnapura, Galle, Batticaloa, Trincomalee, Jaffna, Vauniya, Ja-ela, Kelaniya, Horana.

APPLICATION FOR DEPOSIT ACCOUNT

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I/We hereby confirm that I am/we are not liable to i	LITY / NONLIABILITY FOR INCOME TAX ncome tax on the above deposit therefore please refrain f	
INCOME TAX FILE NO/S	LIABLE TO PAY	% OF TAX
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***************************************	2Signature/s of depositor/s	3

TERMS AND CONDITIONS

- 1. This Deposit is subject to the terms and conditions specified below. Deposits of over Rs. 5000/- are accepted.
- 2. Cheques are accepted subject to realisation and the validity of the Deposit will be dependent on same
- 3. A deposit Certificate signed by two signatories authorized by the Board of Directors will be issued to you in support of this deposit.
- 4. Interest is payable as indicated by you in the Application Form.

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- 5. Deposit held jointly by one or more persons will be considered discharged by payment to any one of the holders on production of the Deposit Certificate duly endorsed on the reverse, unless specific instructions are received to the contrary.
- 6. On the death of a joint Deposit holder the Company's liability will be discharged by payment to the surviving holder/s.
- 7. On the death of a sole Depositor, liability of the Company will be discharged by payment to the nominee, or to the legal heirs (in the absence of a nominee).
- 8. This deposit is strictly fixed for the period as stated overleaf. The amount stated will only be repayable at the end of the period mentioned. However, the Company may at its discretion permit premature withdrawals in which event the interest rate of the deposit will be adjusted for the shorter period and subject to 1% discounting fee on the capital, and any other payment of interest and all other deductions arising therefrom adjusted against the payment due to the Depositor.
- 9. If no notice of withdrawal is received by the Company on or before the maturity date, the deposit will at the option of the Company, be renewed automatically for a similar period as the original deposit at the prevailing rates of interest at the time of renewal, as a fresh deposit to the terms and conditions, operating at the time of Renewal.
- 10. A new certificate will be issued on renewal, only if the old certificate duly endorsed on the reverse is forwarded to the Company, together with a new application form.
- 11. No refunds or part refunds will be entertained by the Company unless the Fixed Deposit Certificate duly endorsed on the reverse, is submitted to the Company.
- 12. Any loss or destruction of the Fixed Deposit Certificate should be immediately notified to the Company, supported by an affidavit and indemnity to the Company in the specified form.
- 13. Change of address or instructions regarding payment of interest etc., should be notified to the Company in writing and will become effective from the month following such notification.
- 14. Monthly interest payments will be made on the Twenty Fifth (25th) day of each month. Interest payments for Deposits made after the fifteenth (15th) of the current month will be paid along with the following month's interest.
- 15. The Company reserves the right to revise the rate of interest in keeping with the market rates.
- 16. The interest on this deposit will be subjected to taxes imposed by the Department of Inland Revenue from time to time.