

Interest Earning Eligibility Criteria

Product Name	Criteria
Easy Current and Easy Plus Current Account	If customer withdraws more than 15% of his/her account balance by single transaction in a day, customer will not be eligible for interest for that day (any type of withdrawal).
General Savings Account	If customer uses more than 2 cheques in a week or more than 8 cheques in a month customer will not be eligible for interest in that month (cash cheque and clearing cheque)
	If monthly minimum balance goes below BDT 1,00,000, customer will not be eligible for interest in that month
	If customer withdraws more than 25% of his/her account balance by single transaction in a month. Customer will not be eligible for interest in that month. (cash withdraw, cash cheque and clearing cheque)
ALO General Savings	No interest for the month if the minimum EOD balance on any day in the month is below BDT 1,00,000
High Value Savings Account	If monthly average balance goes below BDT 1,00,000 on a month interest will not be paid in that month
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Savings Delight Account	If customer uses more than 2 cheques in a week or more than 8 cheques in a month customer will not be eligible for interest in that month (cash cheque and clearing cheque)
	If customer withdraws more than 25% of his/her account balance by single transaction in a month. Customer will not be eligible for interest in that month. (any type of withdrawal)
ALO Savings Delight Account	If monthly average balance goes below BDT 5,00,000 on a month interest will not be paid in that month
Seniors' Savings Account	If customer does more than 2 debit instruction/withdrawal in a week at his/her account, customer will not be eligible for interest in that month (any type of debit instruction/withdrawal instructed or done by customer, except system generated debit transaction & transaction through Citytouch)
New Born's Savings Account	If monthly average balance is below BDT 5,000 customer will not be eligible for interest in that month for savings account.
Student Savings Account	Interest will be calculated on daily basis if balance is above BDT 2,000. Otherwise no interest will be calculated for that day (School and College Plan)

Product Name	Pre-mature Encashment Criteria
General DPS	<p>a) For less than 36 months account holder will get self-deposited amount and no interest will be allowed</p> <p>b) If more than 36 months, customer will get DPS rate for completed tenor, if there is any broken month or days than customer will get as savings rate for that broken month or days.</p>
Insurance Backed DPS	<p>a) Encash before less than 1 year, Account holder will get self-deposited amount and no interest will be allowed</p> <p>b) Encash after more than 1 year but encashed before maturity, account holder will get interest at prevailing savings account interest rate on the deposited amount.</p>
Monthly Interest Paying FD	<p>a) Encash before less than 6 months, Account holder will get self-deposited amount and no interest will be allowed</p> <p>b) If encashed after 6 months but before completion of 3 years, interest will be paid as per prevailing savings rate.</p> <p>c) If encashed after first 3 years but before completion of 5 years, then interest will be paid for the matured value of 3 years and the rest of the month's interest will be paid as per prevailing savings rate</p>
Fixed Deposit A/C	<p>a) Encash before less than 30 days, Account holder will get self-deposited amount and no interest will be allowed</p> <p>b) Encash after more than 30 days but encashed before maturity, account holder will get interest at prevailing savings account interest rate on the deposited amount</p>
Special Tenor FD	<p>a) If encashed before 30 days, no interest will be given, account holder only will get principal amount after deduction excise duty</p> <p>b) If encashed after 30 days but before maturity date interest will be given based on General savings a/c interest rate</p>