We are excited to introduce our new Fixed Deposit (FD) product, designed to help you achieve your financial goals with ease and security. Here’s everything you need to know:

**What is a Fixed Deposit?**

A Fixed Deposit is a savings instrument where you can deposit a lump sum of money for a specified tenure at a fixed interest rate. It’s one of the safest investment options, providing you with guaranteed returns.

**Key Features**

* **Attractive Interest Rates:** Earn higher interest compared to regular savings accounts.
* **Flexible Tenures:** Choose from a range of tenure options, from 3 to 12 months.
* **Safety and Security:** Your investment is safe with us, providing you with peace of mind.
* **Easy Renewal:** Hassle-free renewal on maturity.
* **Charges:** No monthly charges attached to fixed deposit account.
* **Minimum Amount:** The minimum amount a member can fix is shs 500,000/=

**Benefits of Choosing Our Fixed Deposit**

* **Guaranteed Returns:** Know exactly how much you will earn at the end of the tenure.
* **Tax Benefits:** Enjoy tax exemptions on interest earned as per prevailing tax laws.
* **Compounding Benefits:** Interest is compounded quarterly to maximize your returns.
* **Encourages Savings Discipline**:Forced Savings helps inculcate a disciplined savings habit by locking in your funds for a specific period.

**How to Open a Fixed Deposit**

1. **Fill Out the Application Form:** Collect the Fixed Deposit application form from the representative. Carefully fill out all required details, including your personal information, chosen tenure, deposit amount, and source of funds.
2. **Submit the Application Form and Documents:** Submit the completed application form along with the required documents to the staff or scan the form and submit via email.
3. **Fund Your Fixed Deposit:** Make the payment for the deposit amount. You can do this via Cash, Cheque, Bank Transfer of Flexipay**.**
4. **Acknowledgment Receipt:** Receive an acknowledgment receipt from the representative, confirming the submission of your application and payment.
5. **FD Certificate:** Once your application is approved, you will receive an FD certificate either via mail or in person at the branch. This certificate confirms your investment details.

**Why Choose Us?**

* **Trust and Reliability:** We have a proven track record of financial stability and customer trust.
* **Customer Support:** Our dedicated support team is here to assist you at every step.
* **Competitive Rates:** We offer some of the best interest rates in the market.

**Ready to Get Started?**

Take the first step towards securing your financial future. Open a Fixed Deposit Account with us today and enjoy the benefits of a safe and rewarding investment.

For more information, please contact our support team on +256 760 868208 or +256 709 764710