



INVESTMENT BANK

**KEY FACT STATEMENT FOR CALL ACCOUNT**

<b>1.0 Parties concerned</b>		
<b>1.1 Bank Name:</b> CDH Investment Bank	<b>1.2 Applicant's name:</b> _____	
<b>1.3 Bank contact information:</b> P O Box 1444,Blantyre ; <a href="tel:01821300">Tel:01821300</a> ; Email: info@cdh-malawi.com	<b>1.4 Applicant's contact information:</b> Address: _____ Phone : _____ Email: _____	
CDH Investment Bank is authorized and supervised by the Registrar of Financial Institutions		
<b>2.0 Key product terms</b>		
<b>2.1 Type of product:</b> Call account Minimum balance: K1,000,000	<b>2.2 Cost of product</b> a) Service fees payable: None b) Other fees and charges: K5,000.00 for deal confirmation replacement	<b>2.3 Product tenor</b> 7 days and 30 days (optional)
<b>2.4 Product benefits</b>		<b>2.5 Withdrawal options</b> Your investment can be withdrawn immediately
a) Funds are available on demand b) A b) Attractive interest rates c) No service fees	d) Account is open to more deposits/withdrawals e) Interest is paid monthly f) Linked to any transactional account	
<b>3.0 Statutory rights</b>		
<b>3.1 Withdrawal procedures:</b> Your investment can be withdrawn immediately. <b>3.2 Customer Recourse:</b> In case of any complaint or comment, please call 01821300 or Email:info@cdh-malawi.com or write to: The Chief Executive Officer, CDH Investment Bank, P. O Box 1444, Blantyre.	<b>3.3 Redress Mechanism:</b> In case of a dispute you may lodge a complaint with the Registrar or file a lawsuit. To contact the Registrar call: 01820299 or Toll Free 80008444: email <a href="mailto:complaints-handling@rbm.mw">complaints-handling@rbm.mw</a> : mail: The Consumer Protection Unit, Reserve Bank of Malawi, P O Box 565, Blantyre, or visit <a href="http://www.rbm.mw">http://www.rbm.mw</a> <b>3.4 Right to Statement:</b> You have the right to obtain a statement of this product free from any charge. <b>3.5 Termination of the investment product:</b> You may terminate the contract by writing to the bank.	
<b>Bank certification</b>  Name: _____  Signature: _____  Date: _____	<b>I ACKNOWLEDGE THAT I HAVE RECEIVED AND UNDERSTOOD THIS STATEMENT PRIOR TO THE PURCHASE OF THIS PRODUCT</b>  Applicant's name _____  Applicants Signature _____  Date: _____	
The product terms and conditions are subject to review and change from time to time		