



INVESTMENT BANK

KEY FACT STATEMENT FOR SMART SAVERS ACCOUNT

1.0 Parties concerned		
1.1 Bank Name: CDH Investment Bank	1.2 Applicant's name: _____	
1.3 Bank contact information: P O Box 1444,Blantyre ; Tel:01821300 ; Email: info@cdh-malawi.com	1.4 Applicant's contact information: Address: _____ Phone : _____ Email: _____	
CDH Investment Bank is authorized and supervised by the Registrar of Financial Institutions		
2.0 Key product terms		
2.1 Type of product: Smart Savers account Minimum balance: K100,000 Opening balance: K100,000	2.2 Cost of product a) Service fees payable: None	2.3 Product tenor Open Ended The investment has no duration and no maturity date
2.4 Product benefits		
a) Very competitive Interest rates b) No monthly ledger fees c) Flexible withdrawals above minimum account balance d) Account can be accessed through internet banking, mobile banking, ATMs and visa card	e) Client can top up with any amount f) No limit on amount for withdrawal. g) Monthly interest payment	
3.0 Statutory rights		
3.1 Withdrawal procedures: Your savings can be withdrawn 10 days from the date of deposit 3.2 Customer Recourse: In case of any complaint or comment, please call 01821300 or Email:info@cdh-malawi.com or write to: The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.	3.3 Redress Mechanism: 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 complaints-handling@rbm.mw : mail: The Consumer Protection Unit, Reserve Bank of Malawi, P O Box 565, Blantyre, or visit http://www.rbm.mw 3.4 Right to Statement: You have the right to obtain a statement of this product free from any charge. 3.5 Termination of the savings product: You may terminate the contract by writing to the bank.	
Bank certification Name: _____ Signature: _____ Date: _____	I ACKNOWLEDGE THAT I HAVE RECEIVED AND UNDERSTOOD THIS STATEMENT PRIOR TO THE PURCHASE OF THIS PRODUCT Applicant's name _____ Applicants Signature _____ Date: _____	
The product terms and conditions are subject to review and change from time to time		