



Increase your savings over time
TIME DEPOSITS

WE ARE YOUR FINANCIAL ALLY

DBank Time Deposits are a simple, safe, and profitable alternative to investing in US dollars, thanks to the competitive interest rates and variety of terms we offer.

DBank Time Deposits offer you higher interest rates than Savings Accounts, thus obtaining a higher return on your investment in the short, medium, or long term, according to your financial needs. In addition, the interest generated will be paid monthly or at the maturity of your investment, according to your preference, thus guaranteeing you greater flexibility and planning of your money.



BENEFITS

Higher return on your principal.

Interest is calculated daily and credited monthly or at maturity—guarantee option to apply for loans in DBank.

Personalized advice and confidentiality from a team of experts dedicated to offering the best options for managing your funds.

Access to DBank Online services 24 hours a day to perform your banking operations comfortably outside banking hours and during weekends.

REQUIREMENTS

Only an active bank account with DBank is required.



FAQ

1. What happens at the maturity of my time deposit?

At the time of opening, the client can instruct his advisor that at the maturity of the investment, the principal will be automatically credited to his bank account at DBank. Otherwise, the time deposit will be automatically renewed at the time of maturity, for the original amount and term, and at the rate in effect on the date of maturity, unless five calendar days before maturity, you have given specific written instructions to your advisor to increase, decrease or cancel it.



2. How is interest calculated on time deposits?

Time deposits accrue interest on the principal invested for the agreed term at a fixed, non-floating interest rate, determined when the investment is made on a 365-day annual basis.

3. How is the disbursement of interest on my time deposit?

Depending on your choice at the time of the investment agreement, the interest earned on your investment will be automatically credited to your account with the bank at the maturity of each month or at the maturity of the investment, where you can continue to earn interest at the interest rate offered by your bank account at that time.

4. What are the service fees charged by the bank?

Investments in DBank Time Deposits are exempt from bank charges and commissions.

5. Can I cancel early, before maturity, a Time Deposit?

Time Deposits can NOT be canceled before their maturity date. However, the Bank reserves the right to honor requests for early cancellation subject to analysis. In those specific cases where the Bank accepts early cancellation of the investment, it will apply the penalties it considers pertinent, which will be notified to the client promptly for acceptance.

Contact us for more
information on our
product and service
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