

# KAHA'U SAVINGS

## Encourages early savings

For children and young adults up to the age of 21 years

Designed to encourage investment for children and young adult below 21years old and at the same time encourage parents to support a savings culture for their children

### ATTRACTIVE INTEREST!

This product encourages and promotes the habit of savings among the younger generation and at the same time offer a reasonable return on their investment.

### ATTRACTIVE RETURNS!

Any minor will have the account opened in trust for them by their parents or guardian if they so wish to carry out withdrawals. Account must switch to IB Express Saving Account once the minor reaches age of 21 and or until they are full time students or after completing studies and are yet to find employment.

*For general terms & conditions, please consult TDB customer services*

### Features & Benefits

- ✚ \$10 minimum opening balance;
- ✚ No monthly service fees charged;
- ✚ \$2 quarterly account maintenance fees;
- ✚ Passbook will be issued;
- ✚ Quarterly statements are available upon request;
- ✚ Unlimited deposits allowed;
- ✚ 1 free withdrawal per six month and \$1 per transactions thereafter;
- ✚ Attractive interest rate of 1.5%pa on children's investment account;
- ✚ Option of joint account;
- ✚ Minor will have the account opened in trust for them by their parents or guardian, and if they so wished to carry out withdrawals it must be done with the parents or guardian's authority;
- ✚ Will be transferred to IB Express Saving Account once age reached 21 years old and option of Term Deposit should guardian wished to do so;

FEES & CHARGES	
FEES DESCRIPTION	AMOUNT
Minimum Opening Balance	\$10
Account Maintenance fees	\$2 per quarter
Number of Free Paper Withdrawals	1 free per six month
Paper Withdrawal	\$1 per transaction after 1 free withdrawal per six month

*This product brochure to be read in conjunction with TDB Disclosure of Fees and Charges Booklet for other applicable fees.*

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