

Benefits:

The Fixed Deposit account is the ideal choice for investors seeking maximum returns with minimal risk. By committing your funds for the full investment term, you secure the highest interest rates we offer, with interest calculated daily and paid annually. This disciplined approach to savings ensures that your investment grows undisturbed, free from the temptation of early withdrawals. At the end of your chosen term, you receive your principal amount plus the accumulated interest as a lump sum, providing a predictable and substantial return on your investment. This product is perfect for achieving long-term financial goals such as education funding, retirement planning, or major purchases.

Product Comparison

To help you choose the right product for your needs, here is a side-by-side comparison of our three savings and investment options:

Feature	Flexi Savings (LetsGo SaveSmart)	Flexi Fixed Deposit (LetsGo Flex)	Fixed Deposit (LetsGo Fixed)
Product Type	Savings Account	Flexible Fixed Deposit	Fixed Deposit
Minimum Deposit	M50 (individuals) M500 (MSMEs/Groups)	M1,000 (individuals/MSMEs) M100,000 (large entities)	M1,000 (individuals/MSMEs) M100,000 (large entities)
Investment Term	No fixed term	3 - 120 months	3 - 120 months
Interest Rate	Linked to CBL savings rates	Predetermined rate (varies by amount/tenure)	Predetermined rate (varies by amount/tenure)
Interest Payment	Daily calculation, monthly payment	Daily calculation, monthly payment	Daily calculation, annual payment
Additional Deposits	Allowed anytime	Allowed anytime	Not allowed
Withdrawals	Immediate access anytime	Partial withdrawal (up to 20%)	No withdrawals allowed
Early Redemption	N/A (no fixed term)	Penalty applies	Penalty applies