#### **Current Account**

A current account facilitates your day-to-day financial transactions, provides you with a comprehensive range of fast, efficient and reliable services including: Money Transfer Services, BIM Phone Banking & BIM Debit/ Credit Card. BIM current account enabling you to buy now and pay later and offers you more convenience in banking operations. It comes with a chequebook to facilitate withdrawals and payments. Current accounts pay no interest.

### **Saving Account**

Clients who do not like fixed-term deposits or do not wish to receive interest, as well as those who have not yet reached the legal age to qualify for interest can open an interest-free savings account. Saving account protects your money and provides you with a standard bank account offering all of the associated amenities such as deposit/withdrawal, transfer, debit card and other e-banking services. As the name implies, this account pays no interest.

### **Deposit Accounts:**

# **Short-term Investment Deposits**

A short-term investment deposit with Bank of Industry Mine enables you to use BIM's e-banking services to manage your daily financial affairs as well as ensuring you an attractive interest rate. Minimum amount for opening Short-term investment deposit is RIs 10,000,000. A debit card option is available with this account, for use at ATMs and for retail shopping.

# **Long-Term Investment Deposits**

If you have some spare cash that you will not be needing in the short term and would like to make it work for you, we offer a range of attractive long-term investments enabling you to generate premium interest income. Interest rates differ for one- year to five year investment plans, based on the term of the investment and the intervals at which you choose to receive interest (monthly, quarterly, six-monthly or annually). Minimum amount for opening long-term investment deposit is Rls 10,000,000.