Example Fixed Deposit Cover Letter

Bank name and logo

[Date of the letter] - the letter must not be more than 31 days old

To Whom It May Concern,

We hereby certify that [insert student or parent name], is holding a fixed deposit of [insert amount and currency].

[Account number:]
[Date of issue:]
[Date of maturity:]

There is no loan against this FDR.

The amount is available and can be withdrawn at any time.

We can confirm that this balance has been held for a consecutive minimum 28-day period up to the date of this letter and there has been no withdrawals.

Yours Sincerely,

[Insert name and signature of bank employee]

Official stamp

This cover letter MUST accompany the original fixed deposit certificate and include the following:

- Be on headed paper with the banks name and logo
- Your (or) your parent's/legal guardian's name
- The account number
- The date of the letter
- The amount of the money available and confirm the amount that has been held for 28 days
- Confirm the funds can be accessed at any time