

| Products/Services               | Description of the Products/Services                                                                                                                                                                                                                                                                                    | Financial and other benefits to customers including any incentives and promotions                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Fees/charges, commission, interest etc., charged from customers | Procedures to be followed to obtain the product/service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Major terms and conditions                                                                                                                                                                                                                                                                                        |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Ordinary Savings Account</p> | <p>Ordinary Savings Account can be opened on behalf of Individuals / Special funds / Social Organizations / Bank Guarantees / Legal Compensations and or as Joint accounts with a minimum deposit of Rs.100/-</p> <p>Postal Savings Accounts can be operated through Post Offices and Sub-Post Offices island wide.</p> | <p>All Savings Account holders are entitled to;</p> <p>An ATM Shopping Card or Platinum Card with Master Card / Visa Card facility.</p> <p>Standing Order facility</p> <p>Loans up to 80% of the savings balance</p> <p>Account holders can enjoy doorstep banking experience with POS, SMS Banking and Internet Banking facility</p> <p>Interest rate is daily calculated and monthly credited.</p> <p>Can deposit, withdraw and update from any branch.</p> <p>Internet banking and SMS banking facility free of charge.</p> <p>Nomination facility.</p> | <p>Please refer table of Fees &amp; service charges</p>         | <p>Dully filled and signed Mandate Form</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form Cash deposit slip</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license , letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills (electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p> | <p>Please refer Inner Back Cover Page of Savings passbook issued at the time of opening the Ordinary Savings Account or updating to a new passbook.</p> <p>Minimum Deposit amount is Rs.100/-</p> <p>Minors below 16 years of age can open an account under the guardianship of the parents or grand parents.</p> |

**When an unauthorized or mistaken transaction is identified by the customer, it should be reported immediately to the**

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| account-maintaining branch or to the bank's call centre via 0112379379.                                     |                                      |                                                                                   |                                                                 |                                                         |                            |
| Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m |                                      |                                                                                   |                                                                 |                                                         |                            |