

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
Hapan Children's Savings Account	<p>The children aged 7 – 19 can operate the account by themselves while the parent / guardian can open and operate the account on behalf of the children below age of 7 years.</p> <p>Withdrawals – an application for the withdrawals by a minor who has not completed 16 years shall be made at least 07 days prior to such withdrawal.</p> <p>Identification document should be photocopy of NIC/Passport/Driving License of the Parent or the guardian.</p> <p>Thepal Hapan Savings Accounts can be operated through Post Offices and Sub-Post Offices island wide.</p>	<p>Account holders are offered an additional interest than the ordinary savings.</p> <p>The Hapan/Thepal Hapan account holders who maintain a minimum balance as requested by the Bank, are eligible for "Hapan Scholarship Awards".</p> <p>Grade 5 Scholarship Model Paper Books in Sinhala & Tamil languages for accountholders at a deposit.</p> <p>Students who pass the Grade 5 scholarship examination scoring marks above the pass mark will be awarded by the nearest branch</p> <p>Time to time, gifts will be issued branch wise at a deposit</p> <p>Interest is daily calculated and credited monthly.</p> <p>Can deposit, withdraw and update from any branch.</p> <p>At the age of 19</p>	Please refer table of Fees & service charges	<p>Dully filled and signed Mandate Form</p> <p>Identification Document along with a photocopy (NIC / Passport / Valid Driving License)</p> <p>Mandatory KYC form</p> <p>Cash deposit slip</p> <p>The birth certificate of the child</p> <p>Proof of the address- if the address differs from the: NIC then Valid passport, valid 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) should certify the address</p>	<p>Entitled for a premium interest than the Ordinary Savings</p> <p>After the account holder turns 19 years old, the account is automatically converted to I'M Youth Savings Account.</p> <p>When the account holder reaches age 16 he/she can be relieved of the guardianship and become the sole owner of the account.</p> <p>Minimum deposit to earn interest – Rs.100/-</p> <p>Accounts opened with large deposits are opened by the parents or guardian on behalf of the minor</p> <p>The special rate of interest applicable only till the account holder reaches (19) years.</p>

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		the account will be converted to a "IM" account automatically.			
<p>When an unauthorized or mistaken transaction is identified by the customer, it should be reported immediately to the account-maintaining branch or to the bank's call centre via 0112379379.</p>					
<p>Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m</p>					