

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
Postal Savings Account	Transactions pertaining to pass books issued at post offices Ordinary Savings Hapan Sthree Thepal Thepal Ithurum Smile Savings Avurudu Vasana National Savings Certificates	For all postal banking products except the "Smile Savings Account", interest is calculated yearly. The interest on "Smile Savings Accounts" is calculated monthly and credited quarterly	Please refer table of Fees & service charges	Dully filled and signed Mandate Form Identification Document along with a photocopy (NIC / Passport / Driving License) Mandatory KYC Form Cash deposit slip 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 (which issued not earlier than immediate preceding 03 months)	Accedes to requests made by account holder possessing Pass Books issued at Post offices to withdraw monies up to; Sub Post Office - Rs.15,000/ Control Post Office - Rs.25,000/ Control Post Office - Super Grade Rs.40,000/- Reasonable excesses over this limit may be considered if approved by Divisional Superintendent of Post approval
<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>					