

| 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  |
|-----------------------|---|---|---|--|---|
| Gaurawa Fixed Deposit | <p>Senior citizens over 55 years of age can open Gaurawa Fixed Deposit monthly or Maturity.</p> <p>The interest is higher than the prevailing rate of normal Maturity and Monthly FD rates.</p> | <p>In additionally, Special benefits to you as Gaurawa Account holders include;</p> <p>"Service through special counters" where you will receive the assistance of Bank Officers when filling up forms etc...</p> <p>In case of disabled customers, arrangements will be made to provide them with banking services at their residence. This service will be provided twice a month for the needy customers who reside within a radius of 15 km from the Branch</p> <p>The minimum deposit amount required is Rs.25,000/- and the maximum limit in an account is Rs.20 Million.</p> <p>The account holder can obtain loans against deposits up to 90% of the deposit value.</p> | Please refer table of Fees & service charges                    | <p>Mandate – (Form No. FD/01 for Individuals and Joint: for minors Form No. FD/03)</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Proof of address – In case the address differs from the identification document; 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 are issued not earlier than immediate preceding 03 months) should be provided.</p> <p>Mandatory KYC Form</p> <p>Cash Deposit Slip</p> | In the case of a premature withdrawal applicable interest rates are; before completing 3 months – no interest |

**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.**

**Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m**