

Account Opening Mandate

Date



Sanasa Development Bank

Branch

For Bank Use Only

Account Number

CIF Number

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Please Open an Individual/ Joint Savings Account as per the below mentioned particulars. Please mention only applicable information in relevant pages.

Local Currency Account

- | | | | | |
|--|----------------------------------|---|--|---|
| <input type="checkbox"/> Normal Savings | <input type="checkbox"/> Jawaya | <input type="checkbox"/> Investment Savings | <input type="checkbox"/> SDB Ayojana | <input type="checkbox"/> Uththmavi Plus |
| <input type="checkbox"/> Lakdaru Savings | <input type="checkbox"/> Dashaka | <input type="checkbox"/> Upahara Savings | <input type="checkbox"/> Other Savings | |

To be Filled by the Customer Only

Personal Information	1st Applicant / Minor	2nd Applicant / Guardian (For Lakdaru Accounts)
	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Rev. <input type="checkbox"/> Dr. <input type="checkbox"/> Minor	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Rev. <input type="checkbox"/> Dr. <input type="checkbox"/> Minor
Name with Initials		
National Identity Card/ Passport Number	(Copies should be attached)	(Copies should be attached)
Date of Birth		
Gender (Male/ Female)		
Permanent Address (Copies of Electricity/ Water or Telephone bill should be attached if the address differs from the NIC&. Mobile phone bills are not accepted.		
Name in Full		
District/ Province	District - _____ Province - _____	District - _____ Province - _____
Correspondence Address (Please ignore if the address is same as above)		
Citizenship		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried
If married, Name of the Spouse		
Member of SANASA	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Telephone Number Mobile Home Office/ Business		
E-mail/ Fax		
Occupation		
Monthly Income		
Name and Address of the Employer		
Nature of Occupation	<input type="checkbox"/> Government <input type="checkbox"/> Semi Government <input type="checkbox"/> Private	<input type="checkbox"/> Government <input type="checkbox"/> Semi Government <input type="checkbox"/> Private
Nature of Business, If Self- Employed		
Are you a Tax payer?/ Income Tax File Number		

Know Your Customer (KYC) Form - Mandatory requirement under the Financial Transactions Reporting Act, No 06 of 2006.

Purpose of Opening the Account & Usage	<input type="checkbox"/> Business Income <input type="checkbox"/> Family Inward Remittances <input type="checkbox"/> Salary/ Professional Income <input type="checkbox"/> Savings/ Investments <input type="checkbox"/> Loan Repayments <input type="checkbox"/> Others	<input type="checkbox"/> Business Income <input type="checkbox"/> Family Inward Remittances <input type="checkbox"/> Salary/ Professional Income <input type="checkbox"/> Savings/ Investments <input type="checkbox"/> Loan Repayments <input type="checkbox"/> Others
Source of Funds (Expected Source and nature of credits into the account)	<input type="checkbox"/> Business Income <input type="checkbox"/> Family Remittances <input type="checkbox"/> Salary/ Profit Income <input type="checkbox"/> Donations/ Charities (Local/Foreign) <input type="checkbox"/> Sale of Property/ Assets <input type="checkbox"/> Others	<input type="checkbox"/> Business Income <input type="checkbox"/> Family Remittances <input type="checkbox"/> Salary/ Profit Income <input type="checkbox"/> Donations/ Charities (Local/Foreign) <input type="checkbox"/> Sale of Property/ Assets <input type="checkbox"/> Others
Anticipated Volumes (Expected and Usual Average Volumes of Deposits in to the Account in Rupees Per Month)	<input type="checkbox"/> Less than 100,000/- <input type="checkbox"/> From 500,000/- Up to 1,000,000/- <input type="checkbox"/> From 100,000/- Up to 500,000/- <input type="checkbox"/> Above 1,000,000/-	<input type="checkbox"/> Less than 100,000/- <input type="checkbox"/> From 500,000/- Up to 1,000,000/- <input type="checkbox"/> From 100,000/- Up to 500,000/- <input type="checkbox"/> Above 1,000,000/-
Source of Wealth/ Money (What are the Sources of Wealth/ Money?)	<input type="checkbox"/> Business Ownership/Shares <input type="checkbox"/> Profession/ Occupation <input type="checkbox"/> Investments <input type="checkbox"/> Heritage <input type="checkbox"/> Others	<input type="checkbox"/> Business Owners <input type="checkbox"/> Profession/ Occupation <input type="checkbox"/> Investments <input type="checkbox"/> Heritage <input type="checkbox"/> Others
Other Business/ Professional Engagements		
Risk Category	<input type="checkbox"/> Low <input type="checkbox"/> Middle <input type="checkbox"/> High	<input type="checkbox"/> Low <input type="checkbox"/> Middle <input type="checkbox"/> High
Are you a politically exposed person?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Any other Relevant Information		

Data Input by Branch

Data Input by Head Office

Data Input by Head Office

Automated Banking Facilities.

Visa Electronic Debit Card	<input type="checkbox"/> Yes <input type="checkbox"/> No	Accounts to be connected (SDB Accounts)	(1) <input type="text"/>
SMS Banking	<input type="checkbox"/> Yes <input type="checkbox"/> No		(2) <input type="text"/>
SDB Net	<input type="checkbox"/> Yes <input type="checkbox"/> No	Phone Number for the SMS Banking	<input type="text"/>
E- mail Statements	<input type="checkbox"/> Yes <input type="checkbox"/> No	Bill Numbers	<input type="text"/>
Payment for Utility Bills	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Internet Banking	<input type="checkbox"/> Yes <input type="checkbox"/> No	1 From To	
		2 From To	

Relevant application should be filled to obtain automated services. Terms and conditions apply.

Fixed Deposits

<input type="checkbox"/> Normal Fixed Deposits	<input type="checkbox"/> Upahara Fixed Deposits	Value of Deposit
<input type="checkbox"/> 7 days Call Fixed Deposits	<input type="checkbox"/> Minor Fixed Deposits	Rs. <input type="text"/>
		In words

Mode of Interest Payment		Account Opening Mode		Period (in Months)		Interest rates (%)
<input type="checkbox"/> Monthly	<input type="checkbox"/> Cash	<input type="checkbox"/> Debit	If a Debit, Account Number	<input type="checkbox"/> 3	<input type="checkbox"/> 12	<input type="text"/>
<input type="checkbox"/> At Maturity	<input type="checkbox"/> Cheque		<input type="text"/>	<input type="checkbox"/> 6	<input type="checkbox"/> ...	
			If a Cheque, Cheque Number			

Renewal Procedure	Mode of Instructions, Only for Joint Accounts	Disposal of Interest
<input type="checkbox"/> Renewal with Interest	<input type="checkbox"/> From All Parties	Savings Account/ Current Account Number
<input type="checkbox"/> Renewal without Interest	<input type="checkbox"/> From Either party	Bank
<input type="checkbox"/> Non Renewable	<input type="checkbox"/> From Any Two Parties	Branch

Investment Savings Accounts/ SDB Ayojana Accounts

Contractual Amount (Rs.)	<input type="text"/>	Contractual Period (Years):	<input type="text"/>
Estimated Maturity Value (Rs.)	<input type="text"/>	Due Date:	<input type="text"/>

Nomination for the Ownership to the Account Balance - for Individual Accounts Only

In accordance with the section 544 of the Civil Procedure Code (Amended act no 14 of 1993) I as the owner of above account, herewith nominate below mentioned individuals as nominee/s of my above account under the terms and conditions mentioned below (Please mention NO if you are not willing to Nominate any).

Name in Full of the Nominee	Address of the Nominee	Age (Years)	NIC/ Passport Number	Proportion Payable(%)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature ①	Signature ②	Evidence
Date <input type="text"/>	Date <input type="text"/>	Name and Address
	
		Signature

Confirmation of Name & Date of Birth (Should be confirmed with one of the documents mentioned here)

- National Identity Card
- Driving License
- Birth Certificate (For Minors)
- Passport

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- Driving License
- Birth Certificate (For Minors)
- Passport

* Note: All copies should be kept with "Original Seen" Seal. Mobile phone bills are not accepted

Address Confirmation (Residential Address should be confirmed with one of the documents mentioned here)

- National Identity Card
- Driving License
- Employment Agreement
- Letter from Government A
- Income Tax Receipt/ Assessment Notice
- Others
- Passport
- Utility Bills
- Rent/ Lease Agreement
- Statements of Other Bank

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** Account Introduction - at managers discretions based on risk based approach

Data input by Head Office

Data input by Branch

Terms & Conditions

1. This nomination to the account balance is valid regardless of the particulars mentioned in the last will of the fallen person in case of a death of the account holder.
2. This nomination/ ownership will become invalid in case of
 - a. Death of the nominee
 - b. In-writing Cancellation by the account holder
 - c. Re-nomination of other nominee by the account holder
3. In case of more than one nominees, and if the ownership distribution is not pre described, existing account balance will be equally distributed amount the nominees.
4. In case if it is impossible to nomination to the account balance according to the particulars given in the transfer form due to some reason, Existing account balance will be paid to legal heirs/ executors of the account holder.
5. Money will be paid to the nominated party/ies only after a satisfactory confirmation of the identity of the nominated party/ies.

Terms & Conditions for Saving Deposits/ Uththamavee Plus/ Jawaya/ Upahara/ Dashaka/ Investment Saving Accounts

1. Bank transaction hours are displayed outside the bank and all the transactions are limited to those transaction duration.
2. Generally, bank will not perform cheque collections or clearances for the saving accounts.
3. Account holders should check and satisfy themselves whether the amounts deposited and/or withdrawn are correct and accurately entered.
4. Interest will be calculated on the daily balance and credited to the account at the end of the particular calendar month.
5. Pass book should be presented at all cash withdrawals.
6. Minimum account balance of LKR 500.00 should be maintained for the account to be active unless without any special provisions/ instructions.
7. Transactions can be done at any SDB branch by submitting the Account Holder's Name, Account Number and the Branch of which the account is being held.
8. Uththamavee Plus accounts could be opened for females over 16 years of age.
9. Upahara accounts could be opened for persons who are 55 or more years aged.
10. Dashaka accounts should be opened with an initial deposit of LKR 500.00 and minimum account balance is LKR 500.00 unless without any special provisions/ instructions.
11. Jawaya accounts could be opened for persons who are between 18 - 35 years of age.
12. The bank reserves the right to alter or add to these terms and conditions at any time.

Terms and Conditions for Lakdaru Savings Accounts.

1. Account can be opened only for children below 18 years of age.
2. Account can be opened by the parents/ guardian of particular child.
3. Copy of the birth certificate of the child should be submitted to open an account.

Special Terms and Conditions for SDB Ayojana Accounts.

1. Withdrawal of money is not permitted in this account until the end of the agreement period.
2. Agreed interest rates (6.31% per annum) might be reduced by the bank only in case of a significance reduction in bank interest rates of the country.
3. Minimum maturity period for the account is one year and maximum maturity period is five years.
4. Customer should take the responsibility of depositing the monthly premium that should be deposited to the account on or before the due date imposed by the bank. If in any case the customer is unable to deposit the monthly premium on or before the due date, customer may not get the exact targeted maturity value at the end of the maturity period.
5. Any notices from bank will be sent to the address which was provided by the customer most recently. Such notices will reach to the customer within 07 days and customer should agree to bound with the instructions/ information contained in such notices. Further, Bank notice boards and local newspapers will be used as acceptable modes of communication.
6. If customer will be unable to continuously deposit the agreed monthly premium according to the schedule, he/she will not be able to get the expected maturity value at the maturity. In such case,
7. Customer is bound with the rules and regulations imposed by the Central Bank of Sri Lanka and the common governing law of Sri Lanka.

Customer Charter on Rights and Obligations of Customer in opening an account, under the provisions of Banking act No 08 of 2011.

Details of Bank's general charges such as interest rates, fees and commissions, (if any) required to be paid by the customer including the method of computing the interest

1. can be obtain from any branch of the bank.
2. Any complaints related to banking activities can be informed to customer service numbers - 011 2832545/0112832543.
3. If customer will need to cancel / withdraw the amount put in a fixed deposit, bank will provide the interest rate related to a normal savings account.
Information on terms and conditions related to opening of account, closing of account, maintenance of account (eg: minimum account balance), transfer of funds will be mentioned in the pass book and information on abandoned properties and Dormant accounts will be informed to customer by the bank and bank is bound to forward the dormant accounts, which the ownership is not proved for reasonable time period to the Central Bank of Sri Lanka.
5. Bank is bound to provide customer information to parties with proper legal authority
 - i) Bank is bound to report to financial intelligent unit on doubtful transactions or transactions exceeding a certain limit.
 - ii) Procedures to be followed by the customer in case of a lost of customer's electronic cards/ financial tools are mentioned in the pass book.

Customer Obligations.

1. Customer should allow the bank to charge any due amounts to the bank including bank expenses according to terms and conditions of the bank.
2. It is important that customer promptly informs the bank if there is any change/s in his/her correspondence address or other contact details.
3. Customer should have a full knowledge and understanding on all the products and services offered by the bank.
4. Customers should duly fill and submit all relevant documents to the bank in time.
5. Customers should pay proper attention and due care in all transactions with the bank.
6. Customers should promptly notify the bank about any fraudulent transactions or such attempts as soon as they become aware of such instances.
7. Customers should pay the utmost attention and due care using and keeping/ Personal Identification Numbers (PIN) and security measures of electronic cards issued by the bank.

Operational Instructions.

1. I/ we herewith agree to the terms and conditions of the bank in relation to the operation of this account and agree to bound in to those terms and conditions.
2. For joint accounts - both of us/ either one of us/ any of us/ all of us (please strike off un necessary words) will sign for cash withdrawals.
3. I/ we herewith grant you the authority to operate this account based on the instructions provided by both of us/ either one of us/ any of us/ all of us (please strike off un necessary words). In the event of a death of any one of us existing credited balance of the account will be paid to the surviving joint account holder/ holders without referring to representative/s of the fallen person.
4. **For foreign currency accounts** - I/we agree to obey the rules and regulations of the bank and the exchange control rules and regulations of the country .
5. I here with promise to promptly notify the bank under the foreign account and tax conformity act, if I obtain American citizen citizenship.

.....
 Signature ①
 Date

.....
 Signature ②
 Date

For Office use Only	
CIF	<input type="text"/>
CIF2	<input type="text"/>
A/C NO	<input type="text"/>

.....
 Manager Authorized Officer Teller