### **KEY FACT DOCUMENT**

# **MONTHLY INTEREST SANASA FD**

| Nature of the Product                              | Features and Benefits   | Initial Deposit and Fees  | Eligibility  | Main Terms & Conditions  |
|--|---|---|--|--|
| Monthly interest FD Accounts for SANASA Societies. | Interest Rate:  | Initial Deposit – Rs. 10,000/=  | A minimum initial deposit of Rs. 10,000/-                              | Premature withdrawal - Applicable Normal<br>Savings interest rate            |
|  | For more information, you can contact our Call Centre at 011 5 411 411 or visit our | A Minimum balance Requirement of Rs. 10, 000/=.                                 | Restrictions to open the Account/ Premature Withdrawals / Transferring | For more information on the terms and  |
|  | bank's website at <a href="https://www.sdb.lk">https://www.sdb.lk</a>               | Account maintenance, other fees and   | Funds by Financial Customers: You can visit or contact the nearest SDB | conditions, please refer to.<br>Sinhala Language:                            |
|  | Key Features:   | account closure fees, please refer to: https://www.sdb.lk                       | branch   | https://www.sdb.lk/images/pdf/downloads<br>/society-time-mandate-sinhala.pdf |
|  | Competitive interest rate   | _   | Procedures to be followed to open the                                  |  |
|  | Cash Advance against FD   | For more information, you can contact our Call Centre on 011 5 411 411 or visit | account: Contact our Call Centre on 011 5 411 411 or                   | For more information on the terms and conditions, please refer to.           |
|  | Financial and other benefits for customers, including incentives and                | our bank's website at <a href="https://www.sdb.lk">https://www.sdb.lk</a> .     | visit/contact the nearest SDB branch.                                  | Tamil Language:<br>https://www.sdb.lk/images/pdf/                            |
|  | promotions  |   |  | downloads/society-time-mandate-<br>tamil.pdf                                 |
|  | • A Certificate will be issued.   |   |  |  |
|  |   |   |  |  |



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## **MONTHLY INTEREST SANASA FD**

### Deposit insurance coverage /Reporting unauthorized (mistaken) transactions /Dormant Accounts / Abandoned Property.

- Deposit liabilities have been insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board on payment of applicable premium for compensation up to a maximum of Rs.1,100,000/= per depositor.
- When an unauthorized/mistaken transaction is identified, it should be immediately reported to the account maintaining branch or by calling the SDB bank's Call Center at 011 5 411 411.
- If the account has not been activated for a period of two (02) years without any withdrawals/payments, the account will become 'dormant' at the end of 2 years.
- If there is no evidence that such accounts have been active for more than 10 years, they will be reported to the Central Bank of Sri Lanka as abandoned property.

To get more information on the Fees and Charges applicable to our products or services, please call our Call Centre at 011 5 411 411, or visit our bank's website at <a href="https://www.sdb.lk">https://www.sdb.lk</a>

#### **Complaint Handling Procedure**

Customers can provide their feedback and submit any complaints through the following options.

- You can contact SDB Bank's call center at 011 5 411 411, the Head Office Customer Complaint Handling Unit at 011 2 832 571 or via email at <a href="mailto:customercare@sdb.lk">customercare@sdb.lk</a> or reach the Central Complaints Handling Officer at <a href="mailto:headfcp@SDB.lk">headfcp@SDB.lk</a>. For more information on the customer complaint handling process, please visit our bank's website at <a href="mailto:https://www.sdb.lk">https://www.sdb.lk</a>
- Please Post your complaints to:
   In-charge, Customer Complaint Handling Unit,
   SDB Bank Head Office, No. 12, Edmonton Road, Kirulapone, Colombo 06.
- For any concerns or inquiries about our products or services, you can contact any of our branches (nearest to you) or reach out to our Call Center. To find the nearest branch, please call the Call Center at 011 5 411 411 or visit our bank's website at <a href="https://www.sdb.lk">https://www.sdb.lk</a>.

