

KEY FACT DOCUMENT

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Nature of the Product	Key Features	Fees & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Digital wallet facilitating Cashless and cardless payments.	<ul style="list-style-type: none">•Balance Inquiry•Fund transfer to both SDB Bank and other bank accounts.•Bill payments•Credit Card payments•QR Payments•A third-party bank account can be added.	<ul style="list-style-type: none">• SDB to SDB Fund transfer – FOC.• SDB to another bank Fund transfer - Rs. 20/=.• Other Bank to other bank Fund transfer- Rs. 40/=.• Other Bank to SDB Fund transfer - Rs. 20/.• UPoints to SDB Fund transfer – FOC.• UPoints to other bank Fund transfer - Rs. 30/=.• Credit Card payments:<ul style="list-style-type: none">- SDB to other banks - Rs 20/=.- Other Bank to other banks -Rs. 40/=.- UPoints to Non-SDB Card – Rs. 30/=.• Bill Payments:<ul style="list-style-type: none">- Water/Electricity Payments: Per transaction charge Below Rs. 5,000.00 -Rs. 30/=Per transaction charge above Rs. 5,000.00 -Rs. 40/=- Other bill payments: FOC <p>For more information, you can contact our Call Centre at 011 5 411 411 or visit our bank's website at https://www.sdb.lk or visit https://upay.lk/wp-content/uploads/2025/01/UPay-Charges.pdf to know about charges in detail.</p>	<p>Download the app from the Play Store or the App Store.</p> <p>For more information, you can reach UPay Call Centre hotline on 0115 511 511 or visit the nearest branch.</p>	<p>For Fund transfer limits https://upay.lk/upay-limit-profiles/</p> <p>For more information: https://upay.lk/</p>



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Complaint Handling Procedure

How to Reach UPay Team:

- UPay Call Center: Contact a call center agent to report your issue by dialing the UPay hotline at 0115 511 511.
- Visit an SDB Branch: You can also submit your complaint in person by providing a written letter at any of our branches.
- WhatsApp: Reach us via WhatsApp at 076 851 1511. · Email: For assistance, email us at support@upay.lk.
- If you would like to escalate your complaint to higher authorities, kindly follow the steps outlined below.

How to Reach Customer Complaint Handling Team:

- To file any complaints, you can reach the SDB bank's call center at 011 5 411 411, Head Office Customer Complaint Handling Unit at 011 2 832 571, or the Central Complaints Handling Officer via email at headfcp@SDB.lk
- For additional details on the customer complaint handling process, please visit our bank's website at <https://www.sdb.lk>



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