

KEY FACT DOCUMENT

DEBIT CARDS

Nature of the Product	Key Features	Fees & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
A debit card is a payment card directly connected to a customer's bank account, enabling the cardholder to make purchases or withdraw cash.	<ul style="list-style-type: none">• ATM Cash withdrawals• POS transactions• Balance inquiry• E-commerce transactions	<ul style="list-style-type: none">• Card joining fee -Rs.1,000/=• Annual fee -Rs. 550/=• Pin re- issue fee -Rs 250/=• Lost Card replacement - Rs. 1,250/=• SBD ATM withdrawal - Rs. 5/=• Other All Local Bank ATMs - Rs. 30/=• Other Bank ATM Balance inquiry -Rs.10/=• Mini Statement -Rs. 10/= <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/en/fees-and-charges.</p>	<ul style="list-style-type: none">• Should open an account with SDB.• Debit Card application to be filled• The card should be collected from an SDB branch <p>For more information, you can reach our Call Centre on 011 5 411 411 or visit the nearest branch.</p>	<ul style="list-style-type: none">• SMS banking should be activated.• The ATM cash withdrawal limit is Rs 100,000/=.• The POS transaction limit is Rs 300,000/=. <p>More information: https://www.sdb.lk/en/digital-banking/cards</p>

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 customercare@sdb.lk or reach the Central Complaints Handling Officer at headfcp@SDB.lk . For more information on the customer complaint handling process, please visit our bank's website at <https://www.sdb.lk>
- **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 <https://www.sdb.lk>