

KEY FACTS DOCUMENT – AFPLC

ALL PRODUCTS RELATED TO SAVINGS & DEPOSITS

Products	Documents Required	Terms & Conditions	Eligibility
<p>FIXED DEPOSIT</p> <ul style="list-style-type: none"> • General • Senior • Corporate 	<p><u>Individual/Senior</u></p> <ul style="list-style-type: none"> • Duly completed Deposit application form, KYC form along with nominee details (you can download this below or obtain one from our nearest branch). • Valid identification document such as National Identity Card, Driving License or Passport. • If the address given in the application is different from the identification document, a utility bill not over 3 months old is required. <p><u>Corporate</u></p> <p>Business Registration, Board Resolution, Documents to confirm Directors,</p>	<ul style="list-style-type: none"> • Minimum Deposit amount Rs. 5,000.00 • Deposit tenor: 1 to 60 Months • The rates are quoted per annum basis and paid Monthly, Annually and Maturity. • Loan Against FD (Loan Rate 3% from the FD rate given). • Premature withdrawals are allowed; a penalty will be applied based on the CBSL direction and with company direction. • All deposits are covered under the deposit insurance scheme implemented by monetary board and compensation up to Rs. 1,100,000.00 per depositor. • For opening an Account, Company reserves the right to 	<p><u>Individual/Senior</u></p> <p>Normal Citizens who are Citizens/ Resident / Dual Citizens of Sri Lanka and age above 18 years and Senior Citizens above the age of 60 Years.</p> <p><u>Corporate</u></p> <p>Corporates and Other Institutions Registered in Sri Lanka.</p>

	<p>Certificate of Registration, duly signed Mandate, Identification documents of Authorized signatories, Article of Associations, KYC</p>	<p>decline accepting any deposit if the customer does not divulge information requested in terms of Financial Institutions (Customer Due Diligence) Rules No. 01 of 2016.</p> <ul style="list-style-type: none"> • Lost/Damage of FD Certificate affidavit should be submitted to obtain a duplicate. 	
<p><u>SAVINGS</u></p> <ul style="list-style-type: none"> • General • Senior • Corporate • Minor 	<p><u>Individual/Senior</u></p> <ul style="list-style-type: none"> • Completed Savings Account application form (you can download this below or obtain one from our nearest branch). • Valid identification document such as National Identity Card, Driving License or Passport. • If the address given in the application is different from the identification document, a utility bill not over 3 months old is required. <p><u>Corporate</u></p> <p>Business Registration, Board Resolution, Documents to</p>	<ul style="list-style-type: none"> • The minimum balance requirement for opening a Savings Account is LKR 500/- . • No charges will be deducted for account maintenance, account closure. • For opening an Account, Company reserves the right to decline accepting any deposit if the customer does not divulge information requested in terms of Financial Institutions (Customer Due Diligence) Rules No. 01 of 2016. • Passbook or statement account will be issued at the request of the customer 	<p><u>Individual/Senior</u></p> <p>Normal Citizens who are Citizens/ Resident / Dual Citizens of Sri Lanka and age above 18 years and Senior Citizens above the age of 60 Years.</p> <p><u>Corporate</u></p> <p>Corporates and Other Institutions Registered in Sri Lanka.</p> <p><u>Minor</u></p> <p>Children below 18 years with the details of the parents or guardian</p>

	<p>confirm Directors, Certificate of Registration, duly signed Mandate, Identification documents of Authorized signatories, Article of Associations, KYC</p> <p><u>Minor</u></p> <ul style="list-style-type: none"> • Valid identification document such as birth certificate of the child and the National Identity Card of the guardian. 	<ul style="list-style-type: none"> • For Dormant Account, Savings account (unless auto renewed) should be treated as inactive if there are not customer-initiated activity in the account for over a period of two years. • In the case of inactive accounts where balance of such accounts is less than Rs. 1,000, a charge of Rs. 25 per month will be levied until the balance become zero and when the balance reaches zero the account will automatically closed. • For transfer of funds by customers, Fund transfers through island wide branch network. 	
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COMPLAINT HANDLING PROCEDURE

Our staff members are well groomed to provide an efficient, friendly, and prompt service to our customers. Abans Finance PLC respects its customers' right to receive efficient service at all times. However, if you are dissatisfied with the service provided by us, you should in the first instance consider speaking to directly with the staff member you have been dealing with. If you are uncomfortable with this or consider the relevant staff member is unable to address your concerns you can lodge a complainant with us in one of the following ways,

Mode	Number / Address
Telephone	0112 208 888
Fax	0112 375 517
Email	inquiries@abansfinance.lk
By post or in person	No.456, R A.De Mel Mawatha, Colombo 03

Your Complaints should address to Mr. Sugath Sirilal– Assistant Manager.

Complaints submitted to the above officers will be acknowledged. Response with actions to be taken will be communicated to respective customers within 7 working days.

If such resolution is not up to your expectation or if the issue raised by you is not settled within 4 weeks, the services of an independent Financial Ombudsman are available for you to take your complaint to, for further details please ask an officer in the office you deal with or contact the office of the Ombudsman direct. Contact details are as follows.

The Financial Ombudsman, Sri Lanka
No. 143A, Vajira Road, Colombo 05.
Tel: 011-2595624
Fax: 011-2595625
Email: fosril@sltnet.lk

Website: www.financialombudsman.lk