



දිනය/ Date

ශාඛාව/ Branch

තැන්පතු අංකය/ Deposit No

A. තැන්පත්කරු(වන්)ගේ සම්පූර්ණ නම / FULL NAME(S) OF DEPOSITOR(S)

Form A containing fields for depositor details: i. පුද්ගලික/මහලු/මහලු/මහලු (Rev/Mr/Mrs/Ms/Dr. Prof.), ii. ලිපිනය (Address), iii. ජා.නැ./තු.බ/රි.බ (NIC/PP/BR No.), Date of Birth, Citizenship, iv. ස්ථාවර දු.ක. (Contact No.), Mobile, E Mail.

B. මුදල / AMOUNT

රු.Rs. and අකුරින්/IN WORDS fields

Form B containing interest and operating instructions: i. කාලය - මාස (Period - Months), පොලී අනුපාතිකය (Interest rate), % වාර්ෂිකය (Annual % p.a.), ii. තැන්පතුව මෙහෙයවීමේ උපදෙස් (OPERATING INSTRUCTIONS), iii. මාසික පොලී ගෙවීමේ උපදෙස් (MONTHLY INTEREST PAYMENT INSTRUCTIONS), iv. තැන්පතු සහතිකය ලබාගන්නා ආකාරය (Certificate Delivery method), v. තැන්පතුවට අදාළ ලියකියවිලි (Correspondence).

C. පුද්ගල හඳුනා ගැනීමේ තොරතුරු / KYC DETAILS

Form C containing KYC details: i. වෘත්තීය/රැකියාව/සේවා නියුක්තිය (Profession/Occupation/Employment), ii. සේවායෝජකයාගේ/ව්‍යාපාරයේ නම (Name of Employer/Business), iii. ව්‍යාපාරයේ ස්වභාවය (Nature of Business), iv. සේවායෝජකයාගේ/ව්‍යාපාරයේ ලිපිනය (Address of the Employer/Business).

Form C continuation with Customer Type and Address Verification: ගනුදෙනුකරුගේ වර්ගය (Customer Type) and ලිපිනය සනාථ කිරීම (Address Verification) with various document options.





**3 Withdrawals**

Deposits for a fixed period cannot be withdrawn prematurely, but in special cases applications for withdrawals will be considered on receipt of two weeks notice subject to company's right to accept or reject such notice at its sole discretion. In the event of the money deposited or any part thereof being withdrawn before maturity a reduced scale of interest will be applied depending on the period of deposit any excess of interest paid will be repayable to the company. The company shall be entitled to deduct the said excess payment from the capital held in deposit. The depositor will be required to surrender the deposit certificate with the endorsement on the reverse to obtain of the principal and the accrued interest.

**4 Temporary Refunds**

At the discretion of the Management, depositors can obtain temporary refund/facility ( loans ) against a line of such deposit(s) up to a maximum of 80% of the capital held in deposit. Such temporary refund / facility (loan) will be subject to an all inclusive service charge of 3% per annum above the rate of interest applicable to the deposit.

**5 Renewals**

If no notice of withdrawal is received in writing 3 days prior to the maturity, such deposit (s) inclusive of interest will be automatically renewed for the same period at the prevailing rate and treated as a fresh deposit subject to the terms & conditions prevailing at the time of such renewal.

**6 General**

- Minimum deposit will be Rs. 5,000 issued in respect of each deposit.
- A Deposit Certificate will be issued in respect of each deposit. In the event of death of the depositor(s) proceeds will be paid to the nominee(s) or Heirs. Executors, Administrators and/or Assigns as applicable. Deposit certificates are not transferable by endorsement. In the event of withdrawals prematurely at maturity, Interest payments or granting of a temporary refund/facility (loan) against the lien of the deposit, the Depositor or in the case of joint depositors any one of the signatories may obtain proceeds, unless instructions to the contrary are given by a separate letter.
- Where a nomination has been made on a joint deposit such nomination shall be null and void if any one of the depositors survive at maturity.
- At the request of the depositor(s) the company may also remit the interest/capital on maturity to an account designated by the depositor(s) and in such event the depositor (s) hereby undertakes to indemnify the company against any loss, expense or other detriment that may arise resulting from such remittance as directed by the depositor (s).
- In instance of deposits made by cheque, the deposit certificate will be issued only subject to realization of the cheque. All cheques must be drawn in favour of "Abans Finance PLC" and crossed "PAYEESACCOUNT ONLY"
- Deposit certificates will be signed by two authorized officers of the company.
- Strict secrecy is observed in regard to all deposit accounts.
- The company reserves the right to
  - i) Restrict the amount of each deposit.
  - ii) Accept or reject any application for a deposit.
  - iii) Refund a deposit after giving due notice of not less than ONE MONTH.
  - iv) Make any changes in the terms of deposit, if so required by government Monetary or Fiscal policy after giving due notice to the deposit holder
  - v) Recover any statutory levies if any that may be imposed by the State from time to time.

**E. මම අඩවියේ මූල්‍ය ආයතනය පිළිබඳ දැනගත් ආකාරය / HOW DID YOU GET TO KNOW ABOUT ABANS FINANCE PLC**

බැනරයක් / Banner     
  කෙටි පණිවුඩ / SMS     
  පුවත්පත් දැන්වීම් / Newspaper Advertisement     
  යහලුවන් / නෑදෑයන් / Friend/Relative

විද්‍යුත් ලිපි / Email     
  අත් පත්‍රිකාව / Leaflet     
  සමාජ ජාල වෙබ් අඩවි / Social Media

අඩවියේ කාර්ය මණ්ඩලයේ නම /If Abans staff .....(Name)

මම/අපි ඉහත සඳහන් කර ඇති තොරතුරු සත්‍ය හා නිවැරදි බවත්, පසු පිටෙති සඳහන් කොන්දේසි වලට එකඟ බවත් මෙයින් සහතික කරමි/කරමු.  
 I /We certify that the information provided above is true & correct and further agree to the terms & conditions stated overleaf.

1 ..... 2 .....  
 (නන්පත් කරු 'වත්' ගේ අත්සන 'න' / Signature/s of depositor/s)

**OFFICE USE ONLY**

**Mandatory checks (For office use only)**

1. **Name, Date of Birth and Nationality Verification:** To be supported by one of the following.

National Identity card     
   Driving License     
   Passport (unexpired)     
   Marriage Certificate (Name Change)

2. **Address Verification:** Residential address to be supported by one of the following accepted documents (**N.B - Mobile phone bills are not accepted**)

National Identity card     
   Passport     
   Employment Contract     
   Others ( Specify )

Tenancy agreement     
   Statement of other bank     
   Letter from a public authority

Driving License     
   Utility bill (Specify)     
   Income Tax Receipt/Assessment Notice

3. **Does the customer appear in a Suspected Terrorist List or any other Alert List:**

Yes     
   No     
 If yes (Specify) : .....

4. **Permanent address verification: (To be supported by one of the following documents)**

National Identity Card     
   Letter From a Public Authority     
   Utility Bill (Specify) .....     
   Employment Contract

Tenancy Agreement     
   Driving License     
   Income Tax Receipt / Assessment Notice

5. **Risk Category: ( Specified by the system )**

Remarks (If Any)

..... Input By      Branch Manager      Activated By      Checked By      Authorized By      Scanned By