

## Key Facts Document – Procedures to follow and further information

### 4. Key Facts Document – Credit Card

Criteria	Description
<b>Key Features and Nature of the Product</b>	<ul style="list-style-type: none"> <li>• Available from <b>MasterCard</b> for <b>Standard, Gold, Titanium, Platinum and World</b> Card types.</li> <li>• Dual Interface cards (Contact and contactless transactions via secure embedded chip)</li> <li>• Custom-designed CDB iControl self-care App to activate the card, generate PIN and track the spending</li> <li>• <b>Payment Billing Dates</b> – 15<sup>th</sup> and last day of each month</li> <li>• <b>Bill Payment Options</b> – CDB branches, CDB Self App, Cheques and Cargills Outlet</li> <li>• <b>Supplementary Cards</b> - Any immediate family member can obtain a card and utilize your limit and it will be billed to your card account. Eligibility criteria is above 18 years.</li> <li>• Credit card validity period is 04 years.</li> </ul>
<b>Benefits and Value Added Services</b>	<ul style="list-style-type: none"> <li>• Annual fee waived off for the life time</li> <li>• <b>iContol App</b> – Green PIN generation, block a lost or stolen card, Track the Credit Card spending and Manage credit card limits</li> <li>• Travel Insurance for World card holders</li> <li>• Two Free Lounge key Access per calendar year for World card holders.</li> <li>• <b>Equal Monthly Instalment Plan (EMI Plan)</b> - Ability to convert any purchase of above Rs10,000/- , into instalment plan for a low interest rate.</li> <li>• Cash Advances through Credit Cards (Instant cash withdrawals through ATMs’).</li> <li>• Limit enhancements and Credit Card upgrades.</li> <li>• Special Discount Offers covering leisure, dining, life-style products, etc. Please refer <a href="https://www.cdb.lk/cdb-offers">https://www.cdb.lk/cdb-offers</a></li> <li>• Track each card transaction through free e-statement and SMS alert facilities.</li> </ul>

<p><b>Interest Rate and Penalty, Charges, Fees and Commission</b></p>	<ul style="list-style-type: none"> <li>• Interest rate will be applied in line with the market rates</li> <li>• Joining fees are as per the card types (Standard, Gold, Titanium, Platinum and World)</li> <li>• Late Payment Fee, Over Limit Fee and all other charges applicable for Credit card is updated in CDB corporate website <a href="https://www.cdb.lk/products/cards/credit-cards">https://www.cdb.lk/products/cards/credit-cards</a></li> </ul>
<p><b>Terms and Conditions</b></p>	<p>General Terms &amp; Conditions, The Code of Conduct for Credit Card Operations’, Disputes related to card payments, Credit Card Tariff and Calculation of Interest &amp; Late Payment Fee for Credit Card outstanding balance is available in the corporate website.</p> <p><a href="https://www.cdb.lk/products/cards/credit-cards">https://www.cdb.lk/products/cards/credit-cards</a></p>
<p><b>Procedure to obtain Product/ Service</b></p>	<ul style="list-style-type: none"> <li>• Any individual / professional who is resident of Sri Lanka and over the age of 18 Years.</li> <li>• Following are the documentation required to obtained based on Customer profile.</li> </ul> <p><b><u>Salaried Customers</u></b></p> <ul style="list-style-type: none"> <li>• Duly completed Credit card application form</li> <li>• Copy of the NIC, valid passport or valid driving license</li> <li>• Latest 3 month’s salary slips authenticated by the employer</li> <li>• Copy of a recent utility as a proof of permanent address</li> <li>• Last 3 months’ bank statements</li> <li>• Copy of the NIC of the guarantor</li> </ul> <p><b><u>Self Employed / Business</u></b></p> <ul style="list-style-type: none"> <li>• Duly completed credit card application form</li> <li>• Copy of the NIC, valid passport, or valid driving license</li> <li>• Certificate of business registration</li> <li>• Form 18 and 20 of for limited liability company</li> <li>• Bank statements for the last four months (company and personal)</li> <li>• Copy of a recent utility bill as a proof of permanent address</li> <li>• Copy of the NIC of the guarantor</li> </ul>

**Existing customers**

- Duly completed credit card application form
- Existing facility should be pledge as the security

**OBC – Other Bank Cards**

- Duly completed credit card application form
- Copy of the NIC, valid passport, or valid driving license
- Last month OBC statement
- Valid income proof
- Copy of a recent utility bill as a proof of permanent address

Copy of the NIC of the guarantor

**Equal Monthly Instalment Plan (EMI Plan)**

The Cardholder needs to make the request within 30 days

**Cash Advances**

The cardholders can obtain a ‘Cash Advance’ from the Credit Card by withdrawing from any of Bank ATMs. The Cash Advance limits are as follows

**World Card** – 10% of the credit limit

**Standard/Gold/Titanium/Platinum** - 20% of the credit limit

**Limit enhancements and Credit Card upgrades**

The cardholders can request for Credit Card limit enhancement and the CDB would enhance the credit limit and upgrade the card type accordingly. (The CDB follows an independent evaluation criteria when dealing with such requests)

<p><b>Clarifications and Inquiry on Account Transactions</b></p>	<p>Please Contact our 24/7 CDB Credit Card hotline</p> <p><b>World/Platinum</b> - 011 7 121 121</p> <p><b>Standard/Gold/ Titanium</b> - 011 7 121 122</p> <p>Email us on <a href="mailto:cards.customercare@cdb.lk">cards.customercare@cdb.lk</a></p> <p>Please visit nearest CDB branch</p>
<p><b>Applicable Legal Provision</b></p>	<p>Payment cards regulations No 1 of 2009</p> <p>Payment cards and Mobile payment systems regulation No 1 of 2013</p>

## Key Facts Document – Debit Card

Criteria	Description
<p><b>Key Features and Nature of the Product</b></p>	<ul style="list-style-type: none"> <li>• Available from VISA</li> <li>• CDB Debit cards are issued to All savings accounts holders of CDB except for the Minor saving account holders.</li> <li>• Instant non-personalized card issuance</li> <li>• Dual Interface cards (Contact and Contactless transactions via secure embedded chip)</li> <li>• Free and instant SMS alerts on transactions (Local and International transactions)</li> <li>• PayWave technology enabled for contactless payments</li> <li>• Debit cards are issued Free of Charge to Platinum Saver and Deegayu saving account holders.</li> <li>• Debit card validity period is 05 years.</li> </ul>

<p><b>Benefits and Value Added Services</b></p>	<ul style="list-style-type: none"> <li>• Enable the Cardholder to withdraw / purchase up to the amount available in savings account subject to daily withdrawal / purchase limits prescribed by CDB.</li> <li>• Withdrawals can be made 24/7 through CDB, Commercial or Other bank ATM.</li> <li>• Online payment facility for local and international payments.</li> <li>• Accept the card Locally and Worldwide</li> </ul>
<p><b>Debit Card Tariff</b></p>	<p>Debit Card issuance Fee, Annual Fee and other relevant charges all other charges applicable for Debit Card is updated in CDB corporate website <a href="https://www.cdb.lk/products/cards/debit-card">https://www.cdb.lk/products/cards/debit-card</a></p>
<p><b>Terms and Conditions</b></p>	<p>General Terms &amp; Conditions, and Debit Card Tariff is available in the corporate website. <a href="https://www.cdb.lk/products/cards/debit-card">https://www.cdb.lk/products/cards/debit-card</a></p>
<p><b>Procedure to obtain Product/ Service</b></p>	<p>Any Sri Lankan residents above 18 years of age who maintains a CDB Savings Account.</p>
<p><b>Clarifications and Inquiry on Account Transactions</b></p>	<p>Please Contact our 24/7 CDB Credit Card hotline 0117 388 399 Email us on <a href="mailto:cards.customercare@cdb.lk">cards.customercare@cdb.lk</a> Please visit nearest CDB branch</p>