



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


### 1. Key Facts Document – Fixed Deposits

Product	Documents Required	Eligibility Criteria	Description
<b>Fixed Deposit</b> <ul style="list-style-type: none"> <li>Dhanasurekum</li> </ul> 	<ul style="list-style-type: none"> <li>Duly filled FD Application</li> <li>Identification Document (NIC/PP/DL)</li> <li>Address Verification Document</li> <li>Customer Due Diligence (CDD) requirements</li> <li>Nominee's Identification Document (NIC/PP/DL), Birth Certificate</li> </ul>	<ul style="list-style-type: none"> <li>Depositor /s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years</li> </ul>	<p><b>Financial and Other Benefits to Customer</b></p> <ul style="list-style-type: none"> <li>Accounts can be opened either as an individual account or as a joint account.</li> <li>A fixed deposit account enables a depositor to earn a higher interest rate.</li> <li>The interest is payable either Monthly, Quarterly, Bi-Annually, Annually or Maturity.</li> <li>Interest rates are based on the tenure starting from 1 month to 3, 6, 12, 18, 24, 36, 48 and 60 months.</li> <li>Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL.</li> <li>Please refer the CDB web site for latest interest rates. <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a></li> <li>In the case of Monthly/Quarterly/ Bi-Annually interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 12 months and multiply by number of months.</li> <li>Balance Confirmation Letters, WHT certificate and Visa Letters issued on customer request.</li> <li>Renewal reminder notice will be send through SMS and Renewal letter will be posted to given communication address of the client.</li> </ul> <p><b>Minimum Balance Requirement</b> Rs. 5,000.00</p> <p><b>Deposit insurance Coverage</b> Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p>

			<p><b>Opening Account</b></p> <ul style="list-style-type: none"> <li>• Deposit Certificate will be issued as the security of the deposit.</li> <li>• CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka.</li> <li>• For each and every customer, CDD is performing in agreed intervals on continuous basis after interviewing the customer to get the most updated details regarding his client profile.</li> </ul> <p><b>Closing Account</b></p> <ul style="list-style-type: none"> <li>• Matured deposits will be closed as per the instructions given at the time of placing the deposit.</li> <li>• Company reserves the right to refuse pre-maturity withdrawals, however may consider such withdrawals at its sole discretion. In such instances interest have to be forgone wholly for the period the deposit was held.</li> </ul> <p><b>Fund Transfer</b></p> <p>Deposit closure funds will be transferred only to deposit holders account (CDB or Any other bank).</p> <p><b>Policies and procedures on dormant accounts and abandoned properties</b></p> <ul style="list-style-type: none"> <li>• Abandoned Fixed Deposits will follow the standard legal procedure. (nominees/ beneficiaries will be entitled)</li> <li>• Abandoned Fixed Deposits will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.</li> </ul> <p><b>Charges</b></p> <ul style="list-style-type: none"> <li>• Affidavit and Indemnity should be submitted in case of Lost/ Damage of the FD certificate and a charge of Rs.500.00 will be applied as processing charge.</li> <li>• WHT is applied as per the IRD direction.</li> <li>• Balance Confirmation Letters</li> </ul>
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			<p>Automated – Rs. 500.00 Customized – Rs. 1,000.00</p> <ul style="list-style-type: none"> <li>• Nominee Confirmation Letters – Rs. 500.00</li> </ul>
<ul style="list-style-type: none"> <li>• Deegayu</li> </ul> 	<ul style="list-style-type: none"> <li>• Duly filled FD Application</li> <li>• Identification Document (NIC/PP/DL)</li> <li>• Address Verification Document</li> <li>• Customer Due Diligence (CDD) requirements</li> <li>• Nominee's Identification Document (NIC/PP/DL), Birth Certificate</li> </ul>	<ul style="list-style-type: none"> <li>• Depositor /s who are Citizens / Dual Citizens of Sri Lanka and age above 60 years</li> </ul>	<p><b>Financial and Other Benefits to Customer</b></p> <ul style="list-style-type: none"> <li>• Accounts can be opened either as an individual account or as a joint account.</li> <li>• A fixed deposit account enables a depositor to earn a higher interest rate.</li> <li>• The interest is payable either Monthly, Quarterly, Bi-Annually, Annually or Maturity.</li> <li>• Interest rates are based on the tenure starting from 1 month to 3, 6, 12, 18, 24, 36, 48 and 60 months.</li> <li>• Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL.</li> <li>• Please refer the CDB web site for latest interest rates. <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a></li> <li>• In the case of Monthly/Quarterly/ Bi-Annually interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 12 months and multiply by number of months.</li> <li>• Balance Confirmation Letters, WHT certificate and Visa Letters issued on customer request.</li> <li>• Renewal reminder notice will be sent through SMS and Renewal letter will be post to given communication address of the client.</li> </ul> <p><b>Minimum Balance Requirement</b> Rs. 5,000.00</p> <p><b>Deposit insurance Coverage</b> Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p>

			<p><b>Opening Account</b></p> <ul style="list-style-type: none"> <li>• Deposit Certificate will be issued as the security of the deposit.</li> <li>• CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka.</li> <li>• For each and every customer, CDD is performing in agreed intervals on continuous basis after interviewing the customer to get the most updated details regarding his client profile.</li> </ul> <p><b>Closing Account</b></p> <ul style="list-style-type: none"> <li>• Matured deposits will be closed as per the instructions given at the time of placing the deposit.</li> <li>• Company reserves the right to refuse pre-maturity withdrawals, however may consider such withdrawals at its sole discretion. In such instances interest have to be forgone wholly for the period the deposit was held.</li> </ul> <p><b>Fund Transfer</b></p> <p>Deposit closure funds will be transferred only to deposit holders account (CDB or Any other bank).</p> <p><b>Policies and procedures on dormant accounts and abandoned properties</b></p> <ul style="list-style-type: none"> <li>• Abandoned Fixed Deposits will follow the standard legal procedure. (nominees/ beneficiaries will be entitled)</li> <li>• Abandoned Fixed Deposits will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.</li> </ul> <p><b>Charges</b></p> <ul style="list-style-type: none"> <li>• Affidavit and Indemnity should be submitted in case of Lost/ Damage of the FD certificate and a charge of Rs.500.00 will be applied as processing charge.</li> <li>• WHT is applied as per the IRD direction.</li> <li>• Balance Confirmation Letters</li> </ul>
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			<p>Automated – Rs. 500.00          Customized – Rs. 1,000.00</p> <ul style="list-style-type: none"> <li>Nominee Confirmation Letters – Rs. 500.00</li> </ul>
<ul style="list-style-type: none"> <li>Wakala</li> </ul> 	<ul style="list-style-type: none"> <li>Duly filled FD Application</li> <li>Wakala Agreement</li> <li>Identification Document (NIC/PP/DL)</li> <li>Address Verification Document</li> <li>Customer Due Diligence (CDD) requirements</li> <li>Nominee's Identification Document (NIC/PP/DL), Birth Certificate</li> </ul>	<ul style="list-style-type: none"> <li>Islamic Depositor /s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years and senior citizens completed the age of 60 years</li> </ul>	<p><b>Financial and Other Benefits to Customer</b></p> <ul style="list-style-type: none"> <li>Accounts can be opened either as an individual account or as a joint account</li> <li>A fixed deposit account enables an Islamic depositor to earn a higher profit.</li> <li>The profit is payable either Monthly, Quarterly, Bi-Annually, Annually or Maturity.</li> <li>Profit rates are based on the tenure starting from 1 month to 3, 6, 12, 18, 24, 36, 48 and 60 months.</li> <li>Profit rate is quoted per annum basis and subjected to ceiling rates given by CBSL.</li> <li>Please refer the CDB web site for latest indicative profit rates.  <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a></li> <li>In the case of Monthly/Quarterly/ Bi-Annually profit payments, profit will be calculated by applying the profit rate per annum and divided by 12 months and multiply by number of months.</li> <li>Balance Confirmation Letters, WHT certificate and Visa Letters issued on customer request.</li> <li>Renewal reminder notice will be send through SMS and Renewal letter will be post to given communication address of the client.</li> </ul> <p><b>Minimum Balance Requirement</b>          Rs. 5,000.00</p> <p><b>Deposit insurance Coverage</b>          Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p><b>Opening Account</b></p> <ul style="list-style-type: none"> <li>Deposit Certificate will be issued as the security of the deposit.</li> </ul>

			<ul style="list-style-type: none"> <li>• CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka.</li> <li>• For each and every customer, CDD is performing in agreed intervals on continuous basis after interviewing the customer to get the most updated details regarding his client profile.</li> </ul> <p><b>Closing Account</b></p> <ul style="list-style-type: none"> <li>• Matured deposits will be closed as per the instructions given at the time of placing the deposit.</li> <li>• Penal rates will be applicable for pre-mature withdrawals and CDB reserves the right to change the rates as specified in Wakala Agreement.</li> </ul> <p><b>Fund Transfer</b></p> <p>Deposit closure funds will be transferred only to deposit holders account (CDB or Any other bank).</p> <p><b>Policies and procedures on dormant accounts and abandoned properties</b></p> <ul style="list-style-type: none"> <li>• Abandoned Fixed Deposits will follow the standard legal procedure. (nominees/ beneficiaries will be entitled)</li> <li>• Abandoned Fixed Deposits will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.</li> </ul> <p><b>Charges</b></p> <ul style="list-style-type: none"> <li>• Affidavit and Indemnity should be submitted in case of Lost/ Damage of the FD certificate and a charge of Rs.500.00 will be applied as processing charge.</li> <li>• WHT is applied as per the IRD direction.</li> <li>• Balance Confirmation Letters <ul style="list-style-type: none"> <li>Automated – Rs. 500.00</li> <li>Customized – Rs. 1,000.00</li> </ul> </li> <li>• Nominee Confirmation Letters – Rs. 500.00</li> </ul>
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<ul style="list-style-type: none"> <li>Corporate</li> </ul>	<ul style="list-style-type: none"> <li>Duly filled FD application</li> <li>Corporate KYC</li> <li>Board resolution for opening new FD</li> <li>Customer Due Diligence (CDD) requirements</li> </ul>	<ul style="list-style-type: none"> <li>Corporates and Other Institutions Registered in Sri Lanka</li> </ul>	<p><b>Financial and Other Benefits to Customer</b></p> <ul style="list-style-type: none"> <li>Accounts can be opened under Company's Name.</li> <li>A fixed deposit account enables a depositor to earn a higher interest rate.</li> <li>The interest is payable either Monthly, Quarterly, Bi-Annually, Annually or Maturity.</li> <li>Interest rates are based on the tenure starting from 1 month to 3, 6, 12, 18, 24, 36, 48 and 60 months.</li> <li>Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL.</li> <li>Please refer the CDB web site for latest interest rates. <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a></li> <li>In the case of Monthly/Quarterly/ Bi-Annually interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 12 months and multiply by number of months.</li> <li>Balance Confirmation Letters, WHT certificate and Visa Letters issued on customer request.</li> <li>Renewal reminder notice will be send through SMS and Renewal letter will be post to given communication address of the company.</li> </ul> <p><b>Minimum Balance Requirement</b> Rs. 5,000.00</p> <p><b>Deposit insurance Coverage</b> Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p><b>Opening Account</b></p> <ul style="list-style-type: none"> <li>Deposit Certificate will be issued as the security of the deposit.</li> <li>CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka.</li> </ul>
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			<ul style="list-style-type: none"> <li>• For each and every customer, CDD is performing in agreed intervals on continuous basis after interviewing the customer to get the most updated details regarding his client profile.</li> </ul> <p><b>Closing Account</b></p> <ul style="list-style-type: none"> <li>• Matured deposits will be closed as per the instructions given at the time of placing the deposit.</li> <li>• Company reserves the right to refuse pre-maturity withdrawals, however may consider such withdrawals at its sole discretion. In such instances interest have to be forgone wholly for the period the deposit was held.</li> </ul> <p><b>Fund Transfer</b></p> <ul style="list-style-type: none"> <li>• Deposit closure funds will be transferred only to deposit holders account (CDB or Any other bank).</li> </ul> <p><b>Policies and procedures on dormant accounts and abandoned properties</b></p> <ul style="list-style-type: none"> <li>• Abandoned Fixed Deposits will follow the standard legal procedure. (nominees/ beneficiaries will be entitled)</li> <li>• Abandoned Fixed Deposits will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.</li> </ul> <p><b>Charges</b></p> <ul style="list-style-type: none"> <li>• Affidavit and Indemnity should be submitted in case of Lost/ Damage of the FD certificate and a charge of Rs.500.00 will be applied as processing charge.</li> <li>• WHT is applied as per the IRD direction.</li> <li>• Balance Confirmation Letters <ul style="list-style-type: none"> <li>Automated – Rs. 500.00</li> <li>Customized – Rs. 1,000.00</li> </ul> </li> <li>• Nominee Confirmation Letters – Rs. 500.00</li> </ul>
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<ul style="list-style-type: none"> <li>• iDeposit</li> </ul> 	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• CDB's digital financial platform <a href="http://www.self.lk">www.self.lk</a></li> </ul>	<p><b>Financial and Other Benefits to Customer</b></p> <ul style="list-style-type: none"> <li>• Accounts can be opened as an individual account only.</li> <li>• A fixed deposit account enables a depositor to earn a higher interest rate.</li> <li>• The interest is payable either Monthly or Maturity.</li> <li>• Interest rates are based on the tenure starting from 1 month to 3, 6, 12, 18, 24, 36, 48 and 60 months.</li> <li>• Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL.</li> <li>• Please refer the CDB web site for latest interest rates. <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a></li> <li>• In the case of Monthly interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 12 months and multiply by number of months.</li> <li>• Renewal reminder notice will be sent through SMS and e-mail.</li> </ul> <p><b>Minimum Balance Requirement</b> Rs. 5,000.00</p> <p><b>Deposit insurance Coverage</b> Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p><b>Opening Account</b></p> <ul style="list-style-type: none"> <li>• Deposit Certificate will not be issued.</li> <li>• CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka.</li> <li>• For each and every customer, CDD is performing in agreed intervals on continuous basis after interviewing the customer to get the most updated details regarding his client profile.</li> </ul>
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			<p><b>Closing Account</b></p> <ul style="list-style-type: none"> <li>• Matured deposits will be closed as per the instructions given at the time of placing the deposit.</li> <li>• Customer will make a request by composing a mail through CDB self app.</li> <li>• Company reserves the right to refuse pre-maturity withdrawals, however may consider such withdrawals at its sole discretion. In such instances interest have to be forgone wholly for the period the deposit was held.</li> </ul> <p><b>Fund Transfer</b></p> <ul style="list-style-type: none"> <li>• Deposit closure funds will be transferred only to deposit holders account (CDB or Any other bank).</li> </ul> <p><b>Policies and procedures on dormant accounts and abandoned properties</b></p> <ul style="list-style-type: none"> <li>• Abandoned Fixed Deposits will follow the standard legal procedure. (nominees/ beneficiaries will be entitled)</li> <li>• Abandoned Fixed Deposits will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.</li> </ul> <p><b>Charges</b></p> <ul style="list-style-type: none"> <li>• WHT is applied as per the IRD direction.</li> <li>• Balance Confirmation Letters can be obtained through nearest branch. Automated – Rs. 500.00 Customized – Rs. 1,000.00</li> <li>• Nominee Confirmation Letters can be obtained through nearest branch - Rs. 500.00</li> </ul>
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<ul style="list-style-type: none"> <li>• Loan against Fixed Deposit</li> </ul>	<ul style="list-style-type: none"> <li>• CBL Application</li> <li>• Fixed Deposit Certificate</li> <li>• Fund transfer (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• Depositor /s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years</li> <li>• Active Fixed Deposit</li> </ul>	<p><b>Financial and Other Benefits to Customer</b></p> <ul style="list-style-type: none"> <li>• Granting a loan by pledging the client’s fixed deposit.</li> <li>• Proceed with minimum documents and shorter time.</li> <li>• Maximum limit that a loan can be granted is 90% of the fixed deposit value.</li> <li>• Loan can be obtained either as an individually or as jointly same as pledged deposit.</li> <li>• No penal interest rate is applicable.</li> </ul> <p><b>Product features</b></p> <ul style="list-style-type: none"> <li>• All potential customers may visit nearest branch and required to submit documents.</li> <li>• Interest rate for the CBLs are decided by adding 5% margin to the existing deposit rate (deposit nominal rate or Annual Effective Rate (AER), whichever is higher)</li> <li>• Interest will be calculated on daily basis and will be debited to the account on monthly basis at the end of the month.</li> <li>• In re-payments, interest will be recovered first and any remaining, balance will be deducted from capital outstanding.</li> <li>• Payments can be made, either visiting branch or through CDB’s digital financial platform <a href="http://www.self.lk">www.self.lk</a> or through other bank transfers</li> </ul> <p><b>Closing Account</b></p> <ul style="list-style-type: none"> <li>• Two methods are available for the customers to settle the loan, either through cash or through pledged fixed deposit.</li> <li>• Company reserves the right to refuse pre-maturity withdrawals, however may consider such withdrawals at its sole discretion. In such instances interest have to be forgone wholly for the period the deposit was held.</li> <li>• If CBL outstanding exceeds the 95% of deposit value, company reserves the right of set-off capital and interest at its sole discretion.</li> </ul>
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			<ul style="list-style-type: none"> <li>• Company reserves the right of set-off capital and interest at its sole discretion to settle the loan, if CBL remains unsettled, five years after the CBL was granted.</li> </ul> <p><b>Fund Transfer</b></p> <ul style="list-style-type: none"> <li>• Granted loan funds will be transferred only to deposit holders account (CDB or Any other bank).</li> <li>• If excess available in CBL account, balance will transfer to client’s savings account at the time of loan account closure.</li> </ul> <p><b>Policies and procedures on dormant accounts and abandoned properties</b></p> <ul style="list-style-type: none"> <li>• Abandoned Fixed Deposits will follow the standard legal procedure. (nominees/ beneficiaries will be entitled)</li> <li>• Abandoned Fixed Deposits will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.</li> </ul> <p><b>Charges</b></p> <table border="1" data-bbox="1108 893 1944 1161"> <thead> <tr> <th>Loan Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Below Rs.500,000</td> <td>Rs.500</td> </tr> <tr> <td>Rs.500, 001 to below 1,000,000</td> <td>Rs.1,000</td> </tr> <tr> <td>Above Rs.1,000,001</td> <td>Rs.2, 000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Balance Confirmation Letters – Rs. 1,000.00</li> <li>• Account Statement – Rs. 200.00 per page</li> </ul>	Loan Amount	Charges	Below Rs.500,000	Rs.500	Rs.500, 001 to below 1,000,000	Rs.1,000	Above Rs.1,000,001	Rs.2, 000
Loan Amount	Charges										
Below Rs.500,000	Rs.500										
Rs.500, 001 to below 1,000,000	Rs.1,000										
Above Rs.1,000,001	Rs.2, 000										

## Complaint handling procedure

### 1) Share your feedback with us

At all times, we pledge to provide our services to your satisfaction. Your comments will enable us to assess how well we fulfil your needs and make any required service improvements.

### 2) How you may share your complaints and feedback with us

1. Visit branches	Visit any branch and speak to our staff if you require to submit any complaints/compliment or feedback
2. Call on	Our dedicated Customer Solutions Hotline on: 0117 388 388 or give a missed call to our toll free missed call number 0117 121 111
3. E- mail us on	Send an e mail to <a href="mailto:customercare@cdb.lk">customercare@cdb.lk</a>
4. Social media platform	CDB Facebook Platform (Platform Link) you can share your complain via Facebook
5. Post your feedback	Write to us by post: The Manager, Customer Relationship Management Division, No. 123, Orabipasha Mawatha, Colombo 10, Western Province, Sri Lanka.

### 3) How we resolve your complaint

**Receive the complaint** - After received the complaint through the above mentioned channels, it will be recorded in our customer complaint management system with an identification reference number. Complainant has an obligation to submit the complainant name and ID number.

**Investigate the complaint** - Once the complaint is received by relevant parties of the branch/head office division who is responsible to handle the complaint. If the additional information, documents required, the complainant is required to provide that.

**Resolve the complaint-** For any complaint, complaint handling officer attempt to take an immediate action to resolve the complaint with the best solution within a minimum time period with the formal communication to the complainant, acknowledging the concern. If a resolution takes more than 3 working days, authorised person provides interim updates.

**Respond to the complaint** - If unable to resolve within 21 days, the person who responsible will notify the complainant, request maximum up to 3 months if needed, and provide status updates until resolved. In case if the customer is not satisfied with the resolution, complaints should be escalated to the Cluster leader/ Divisional Head by complaint handling officer.

#### 4) What are alternative Dispute Resolutions

If the complainant is not satisfied with the response from us or if the complainant wishes to refer the complaint to higher bodies, complaint can be referred to the Financial Ombudsman who provides free independent services to complainants and also to the Financial Consumer Relations Department (FCRD) of the Central Bank of Sri Lanka.

- The Financial Ombudsman of Sri Lanka:

Address: The Financial Ombudsman of Sri Lanka, Office of the Financial Ombudsman, No. 143A, Vajira Road, Colombo 05  
Telephone: 011-2595624  
Telefax: 011-2595625  
Email: [fosril@sltnet.lk](mailto:fosril@sltnet.lk)  
Web: [www.financialombudsman.lk](http://www.financialombudsman.lk)

- Financial Consumer Relations Department (FCRD) of Central Bank of Sri Lanka:

Address: Financial Consumer Relations Department, Central Bank of Sri Lanka, No. 30, Janadhipathi Mawatha, Colombo 01  
Hotline: 1935  
Telephone: 011-2477966  
Fax: 011-2477444  
Email: [ferd@cbsl.lk](mailto:ferd@cbsl.lk)