

Key Facts Document – Procedures to follow and further information

1. Key Facts Document – Savings

Product	Documents Required	Eligibility Criteria	Description
<ul style="list-style-type: none"> Real Savings 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Customer Due Diligence (CDD) requirements Nominee’s Identification Document (NIC/PP/DL), Birth Certificate 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years Company registered under Companies Act 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Tiered interest rates are applicable for savings accounts and interests are calculated on the daily balance. Interests are accrued on a daily basis and credited to the account at the end of the month. Passbook or statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB’s digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters, WHT certificate and Visa Letters are issued on customer request. Value added services will be provided on the request of customer. <p>Minimum Balance Requirement Rs. 1,000.00</p>

	<p>Corporate</p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application • Corporate KYC • Declaration of Beneficial ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / 		<p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years (Minors) are not allowed to open Real savings accounts. • 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. • 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. <p>Fund Transfer Savings funds will be transferred only to account holder's account (CDB or Any other bank).</p> <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions for a one-year period are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit a written request along with identify confirmation to reactivate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions for ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee is Rs.250.00 per month will be charged for Dormant Account. • SMS alert service fee – Rs.250.00 annually • Standing Order Initiation fee – Rs.100.00
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	<p>Secretary (Form 20)</p> <ul style="list-style-type: none"> Board resolution 		<ul style="list-style-type: none"> Standing Order to other banks – Rs.50.00 per transaction Savings statements – Rs.200.00 per page A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ Online fund transfers – Other Bank Rs.30.00 per transaction Online Bill payments – Rs.20.00 per transaction Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. WHT is applied as per the IRD direction and WHT letter will issue with free of charge. Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00 Nominee Confirmation Letters – Rs. 500.00
<ul style="list-style-type: none"> Deegayu 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 60 years Company registered under Companies Act 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Higher interest rate is applicable for savings accounts and interests are calculated on the daily balance. Interests are accrued on a daily basis and credited to the account at the end of the month. Passbook or statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL.

	<ul style="list-style-type: none"> • Customer Due Diligence (CDD) requirements • Nominee's Identification Document (NIC/PP/DL), Birth Certificate <p><u>Corporate</u></p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application • Corporate KYC • Declaration of Beneficial Ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements 		<ul style="list-style-type: none"> • Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs • Balance Confirmation Letters, WHT certificate and Visa Letters are issued on customer request. • Value added services will be provided on the request of customer. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 60 years are not allowed to open Real savings accounts. • 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. • 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. <p>Fund Transfer Savings funds will be transferred only to account holder's account (CDB or Any other bank).</p> <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions for a one-year period are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit a written request along with identify confirmation to reactivate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future)
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	<p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / Secretary (Form 20) • Board resolution 		<ul style="list-style-type: none"> • Savings accounts with no transactions for ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee is Rs.250.00 per month will be charged for Dormant Account. • SMS alert service fee – Rs.250.00 annually • Standing Order Initiation fee – Rs.100.00 • Standing Order to other banks – Rs.50.00 per transaction • Savings statements – Rs.200.00 per page • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Online fund transfers – Other Bank Rs.30.00 per transaction • Online Bill payments – Rs.20.00 per transaction • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • WHT is applied as per the IRD direction and WHT letter will issue with free of charge. • Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00 • Nominee Confirmation Letters – Rs. 500.00
<ul style="list-style-type: none"> • Mudharabah 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> • Duly filled Savings Application • Mudharabah savings Agreement 	<ul style="list-style-type: none"> • Islamic Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years and senior citizens completed the age of 60 years 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> • Savings accounts that is offered an attractive profit share. • The profit shall be calculated monthly on the basis of average investment balance and shall be credited to the account on following month. • Passbook or statement will be issued at the request of the customer. • VISA enabled debit cards are available. • POS transactions are available for debit card holders.

	<ul style="list-style-type: none"> • Identification Document (NIC/PP/DL) • Address Verification Document (if required) • Individual/s KYC • Customer Due Diligence (CDD) requirements • Nominee's Identification Document (NIC/PP/DL), Birth Certificate <p><u>Corporate</u></p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application • Corporate KYC 	<ul style="list-style-type: none"> • Company registered under Companies Act 	<ul style="list-style-type: none"> • ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. • CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. • Standing order facilities available and Internal standing orders are free of charge. • SLIPS/ CEFTS transfer facilities available. • Profit rate is quoted per annum basis and subjected to ceiling rates given by CBSL. • Please refer the CDB web site for indicative profit rates. https://www.cdb.lk/rates-tariffs • Balance Confirmation Letters, WHT certificate and Visa Letters are issued on customer request. • Value added services will be provided on the request of customer. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years are not allowed to open Mudharabah savings accounts. • 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. • 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.
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	<ul style="list-style-type: none"> • Mudharabah Savings Agreement • Declaration of Beneficial Ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / Secretary (Form 20) • Board resolution 		<p>Fund Transfer Savings funds will be transferred only to account holder's account (CDB or Any other bank).</p> <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions for a one-year period are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to reactivate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions for ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee is Rs.250.00 per month will be charged for Dormant Account. • SMS alert service fee – Rs.250.00 annually • Standing Order Initiation fee – Rs.100.00 • Standing Order to other banks – Rs.50.00 per transaction • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Savings statements – Rs.200.00 per page • Online fund transfers – Other Bank Rs.30.00 per transaction • Online Bill payments – Rs.20.00 per transaction • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • WHT is applied as per the IRD direction and WHT letter will issue with free of charge. • Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
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			<ul style="list-style-type: none"> Nominee Confirmation Letters – Rs. 500.00
<ul style="list-style-type: none"> Mudharabah Platinum 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Wakala Agreement Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Customer Due Diligence (CDD) requirements Nominee’s Identification Document (NIC/PP/DL), Birth Certificate 	<ul style="list-style-type: none"> Islamic Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years and senior citizens completed the age of 60 years Company registered under Companies Act 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Savings accounts that is offered an attractive profit share. Savings accounts with the request for a minimum deposit amount and offers an attractive profit share for maintaining the minimum balance Customer will be offered lower profit rate if customer unable to maintain minimum balance. The profit shall be calculated monthly on the basis of average investment balance and shall be credited to the account on following month. Passbook or statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB’s digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Profit rate is quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for indicative profit rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters, WHT certificate and Visa Letters are issued on customer request. Value added services will be provided on the request of customer. <p>Minimum Balance Requirement Rs. 1,000.00</p>

	<p>Corporate</p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application • Corporate KYC • Declaration of Beneficial Ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / 		<p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years are not allowed to open Mudharabah Platinum savings accounts. • 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. • 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. <p>Fund Transfer Savings funds will be transferred only to account holder's account (CDB or Any other bank).</p> <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions for a one-year period are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to reactivate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions for ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee is Rs.250.00 per month will be charged for Dormant Account. • SMS alert service fee – Rs.250.00 annually • Standing Order Initiation fee – Rs.100.00
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	<p>Secretary (Form 20)</p> <ul style="list-style-type: none"> • Board resolution 		<ul style="list-style-type: none"> • Standing Order to other banks – Rs.50.00 per transaction • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Savings statements – Rs.200.00 per page • Online fund transfers – Other Bank Rs.30.00 per transaction • Online Bill payments – Rs.20.00 per transaction • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • WHT is applied as per the IRD direction and WHT letter will issue with free of charge. • Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00 • Nominee Confirmation Letters – Rs.500.00
<ul style="list-style-type: none"> • Minor Savings Account 	<ul style="list-style-type: none"> • Duly filled Minor Savings Application • Birth Certificate of Account Holder • Identification Document of Guardian (NIC/PP/DL) • Address Verification 	<ul style="list-style-type: none"> • Account holder with age below 18 years 	<p>Financial and Other Benefits to Customer</p> <p><u>CDB Rankati Investment Plan</u></p> <ul style="list-style-type: none"> • Higher interest rate is applicable for savings accounts and interests are calculated on the daily balance. • Interests are accrued on a daily basis and credited to the account at the end of the month. • Passbook will be issued. • Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. • Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs <p><u>CDB Rankati Gift Scheme</u></p> <ul style="list-style-type: none"> • When the account holder is under 12 years age, entitled for gift scheme savings account. • Attractive gifts are available under this savings product and offers a discounted rate, subject to ceiling rate given by CBSL.

	<p>Document (if required)</p> <ul style="list-style-type: none"> • Guardian KYC • Customer Due Diligence (CDD) requirements for guardian 		<table border="1"> <thead> <tr> <th data-bbox="1106 225 1386 328">Minimum Deposit Value (Rs.)</th> <th data-bbox="1386 225 1653 328">Gift</th> </tr> </thead> <tbody> <tr> <td data-bbox="1106 328 1386 397">1,000</td> <td data-bbox="1386 328 1653 397">Exercise Books (2)</td> </tr> <tr> <td data-bbox="1106 397 1386 466">4,000</td> <td data-bbox="1386 397 1653 466">Pencil case</td> </tr> <tr> <td data-bbox="1106 466 1386 534">7,500</td> <td data-bbox="1386 466 1653 534">Colour Set</td> </tr> <tr> <td data-bbox="1106 534 1386 603">12,000</td> <td data-bbox="1386 534 1653 603">Basketball Game set</td> </tr> <tr> <td data-bbox="1106 603 1386 671">17,500</td> <td data-bbox="1386 603 1653 671">Electronic Keyboard</td> </tr> <tr> <td data-bbox="1106 671 1386 740">25,000</td> <td data-bbox="1386 671 1653 740">Sudoku game set</td> </tr> <tr> <td data-bbox="1106 740 1386 809">34,000</td> <td data-bbox="1386 740 1653 809">School Bag</td> </tr> <tr> <td data-bbox="1106 809 1386 877">70,000</td> <td data-bbox="1386 809 1653 877">Scooter</td> </tr> <tr> <td data-bbox="1106 877 1386 946">205,000</td> <td data-bbox="1386 877 1653 946">Voucher</td> </tr> <tr> <td data-bbox="1106 946 1386 1015">355,000</td> <td data-bbox="1386 946 1653 1015">Voucher</td> </tr> <tr> <td data-bbox="1106 1015 1386 1083">520,000</td> <td data-bbox="1386 1015 1653 1083">Voucher</td> </tr> <tr> <td data-bbox="1106 1083 1386 1152">800,000</td> <td data-bbox="1386 1083 1653 1152">Voucher</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Account should continue minimum of 6 years under the gift scheme code. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage</p>	Minimum Deposit Value (Rs.)	Gift	1,000	Exercise Books (2)	4,000	Pencil case	7,500	Colour Set	12,000	Basketball Game set	17,500	Electronic Keyboard	25,000	Sudoku game set	34,000	School Bag	70,000	Scooter	205,000	Voucher	355,000	Voucher	520,000	Voucher	800,000	Voucher
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			<p>Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age above 18 years are not allowed to open Minor savings accounts. • Minor savings accounts are accepted along with the guardian. • Minor account can be transferred to another Bank or Finance company on completion of 60 months from the date of first deposit at the request of Guardian. • 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. • For guardian, CDD is being performed in agreed intervals on continuous basis after interviewing the guardian to get the most updated details regarding his client profile. <p>Fund Transfer</p> <ul style="list-style-type: none"> • Withdrawals from Minor savings accounts are restricted until the minor account holder attends the age of maturity. • At the time of age completion 18 years, savings funds will be transferred only to account holder's account (CDB or Any other bank). • Prior to age completion of minor, withdrawals are permitted to the guardian for a justifiable reason such as medical & education of the minor for justifiable reason acceptable by CDB Finance. <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Minor savings account status will remain as active until account holder attends age of maturity. • When the account holder age completed 18 years, however no transactions performed for ten-years (after the age of maturity) are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements.
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			<p>Charges</p> <ul style="list-style-type: none"> Affidavit and Indemnity should be submitted by the guardian, in case of Lost/ Damage of the Savings Passbook and a charge of Rs.500.00 will be applied as processing charge. WHT is applied as per the IRD direction
<ul style="list-style-type: none"> Salary Plus Account 	<ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Salary Slips Customer Due Diligence (CDD) requirements Nominee's Identification Document (NIC/PP/DL), 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Specially for salary remittance customers (except CDB staff) Personal Loans can be obtained. Tiered interest rates are applicable for savings accounts and interests are calculated on the daily balance. Interests are accrued on a daily basis and credited to the account at the end of the month. Passbook or statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters, WHT certificate and Visa Letters are issued on customer request. Value added services will be provided on the request of customer. <p>Minimum Balance Requirement Rs. 1,000.00</p>

	<p>Birth Certificate</p>		<p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years (Minors) are not allowed to open Salary Plus accounts. • Customer without a salary remittance are not allowed to open Salary Plus accounts. • 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. • 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. <p>Fund Transfer Savings funds will be transferred only to account holder's account (CDB or Any other bank).</p> <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions for a one-year period are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to reactivate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions for ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p>
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			<ul style="list-style-type: none"> • Account Maintenance Fee is Rs.250.00 per month will be charged for Dormant Account. • SMS alert service fee – Rs.250.00 annually • Standing Order Initiation fee – Rs.100.00 • Standing Order to other banks – Rs.50.00 per transaction • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Savings statements – Rs.200.00 per page • Online fund transfers – Other Bank Rs.30.00 per transaction • Online Bill payments – Rs.20.00 per transaction • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • WHT is applied as per the IRD direction and WHT letter will issue with free of charge. • Balance Confirmation Letters Automated – Rs. 500.00 Customized – Rs. 1,000.00 • Nominee Confirmation Letters - Rs. 500.00
<ul style="list-style-type: none"> • Platinum Savings 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> • Duly filled Savings Application • Identification Document (NIC/PP/DL) • Address Verification Document (if required) 	<ul style="list-style-type: none"> • Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years • Company registered under Companies Act 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> • Savings accounts with the request for a minimum deposit amount and offers a better rate for maintaining the minimum balance • Customer will be offered prevailing savings rate if customer unable to maintain minimum balance. • Tiered interest rates are applicable for savings accounts and interests are calculated on the daily balance. • Interests are accrued on a daily basis and credited to the account at the end of the month. • Passbook or statement will be issued at the request of the customer. • VISA enabled debit cards are available. • POS transactions are available for debit card holders.

	<ul style="list-style-type: none"> • Individual/s KYC • Customer Due Diligence (CDD) requirements • Nominee’s Identification Document (NIC/PP/DL), Birth Certificate <p><u>Corporate</u></p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application • Corporate KYC • Declaration of Beneficial ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements 		<ul style="list-style-type: none"> • ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. • CDB’s digital financial platform www.self.lk is provided free of charge and enables online transactions. • Standing order facilities available and Internal standing orders are free of charge. • SLIPS/ CEFTS transfer facilities are available. • Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. • Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs • Balance Confirmation Letters, WHT certificate and Visa Letters are issued on customer request. • Value added services will be provided on the request of customer. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening/Closing a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years (Minors) are not allowed to open Platinum savings accounts. • 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. • 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.
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	<p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / Secretary (Form 20) • Board resolution 		<p>Fund Transfer Savings funds will be transferred only to account holder's account (CDB or Any other bank).</p> <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions for a one-year period are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to reactivate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions for ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee is Rs.250.00 per month will be charged for Dormant Account. • SMS alert service fee – Rs.250.00 annually • Standing Order Initiation fee – Rs.100.00 • Standing Order to other banks – Rs.50.00 per transaction • Savings statements – Rs.200.00 per page • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Online fund transfers – Other Bank Rs.30.00 per transaction • Online Bill payments – Rs.20.00 per transaction • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • WHT is applied as per the IRD direction and WHT letter will issue with free of charge. • Balance Confirmation Letters Automated – Rs. 500.00 Customized – Rs. 1,000.00
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			<ul style="list-style-type: none">• Nominee Confirmation Letters – Rs.500.00
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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 customer care@cdb.lk
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
Web: 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: fcrd@cbsl.lk

