KEY FACT DOCUMENT

SAVINGS CERTIFICATES

Nature of the Product	Features and Benefits	Initial Deposit and Fees	Eligibility	Main Terms & Conditions
Investment Certificate	**Interest Rate:** For more information, you can contact our Call Centre at 011 5 411 411 or visit our bank's website at https://www.sdb.lk **Key Features:** • Competitive interest rate • Cash advance available against deposit **Financial and other benefits for customers, including incentives and promotions:** • An investment certificate is issued to the customer.	Initial Deposit - Rs. 10,000/= A Minimum Balance Requirement: Rs. 10,000/= Account maintenance, other fees and account closure fees: Please refer to: https://www.sdb.lk For more information, you can contact our Call Centre on 011 5 411 411 or visit our bank's website at https://www.sdb.lk	Account can be opened by any Sri Lankan citizen who is 18 years & above. Account maintenance, other fees and account closure fees: Please refer to: https://www.sdb.lk **Restrictions to open the Account / Premature Withdrawals:** You can visit or contact the nearest SDB branch. **Procedures to be followed to open the account:** Contact our Call Centre on 011 5 411 411 or visit/contact the nearest SDB branch.	The original Savings Certificate must be presented when withdrawing the deposit. For more information on the terms and conditions, please refer to. https://www.sdb.lk/images/pdf/downloads/terms-/and-conditions-opening-an-account.pdf

KEY FACT DOCUMENT
SAVINGS CERTIFICATES

Deposit insurance coverage /Reporting unauthorized (mistaken) transactions /Dormant Accounts / Abandoned Property.

- Deposit liabilities have been insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board on payment of applicable premium for compensation up to a maximum of Rs. 1,100,000/= per depositor.
- When an unauthorized/mistaken transaction is identified, it should be immediately reported to the account maintaining branch or by calling the SDB bank's Call Center at 011 5 411 411.
- If the account has not been activated for a period of two (02) years without any withdrawals/payments, the account will become 'dormant' at the end of 2 years.
- If there is no evidence that such accounts have been active for more than 10 years, they will be reported to the Central Bank of Sri Lanka as abandoned property.

To get more information on the Fees and Charges applicable to our products or services, please call our Call Centre at 011 5 411 411, or visit our bank's website at https://www.sdb.lk

Complaint Handling Procedure

Customers can provide their feedback and submit any complaints through the following options.

- You can contact SDB Bank's call center at 011 5 411 411, the Head Office Customer Complaint Handling Unit at 011 2 832 571 or via email at customercare@sdb.lk or reach the Central Complaints Handling Officer at headfcp@SDB.lk . For more information on the customer complaint handling process, please visit our bank's website at https://www.sdb.lk
- **Please Post your complaints to:**
  In-charge, Customer Complaint Handling Unit,
  SDB Bank Head Office, No. 12, Edmonton Road, Kirulapone, Colombo 06.
- For any concerns or inquiries about our products or services, you can contact any of our branches (nearest to you) or reach out to our Call Center. To find the nearest branch, please call the Call Center at 011 5 411 411 or visit our bank's website at https://www.sdb.lk

SDB bank

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