KEY FACT DOCUMENT

AYOJANA NON-PERSONAL

Nature of the Product	Features and Benefits	Initial Deposit and Fees	Eligibility	Main Terms & Conditions
Contracted Savings Account for the societies.	**Interest Rate:** 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/en/rates **Key Features:** •Interest will be calculated on the daily balance and credited to the account monthly. •Withdrawals from these accounts are not allowed until the lock-in period ends. The account maturity value, with a minimum duration of one year, and the gains for five years or earlier, will be determined by the bank. • The customer is responsible for making the monthly deposit for the 'SDB Ayojana' plan on or before the date specified by the bank. • The target maturity value will not be paid on the account maturity date if the customer fails to make the monthly installment payment on or before the due date. In such cases, the customer must deposit the relevant monthly installment into the account. **Financial and other benefits for customers, including incentives and promotions:** • Passbook facility to monitor account transactions.	Initial Deposit & minimum balance requirement – You can visit or contact the nearest SDB branch or contact our Call Centre on 011 5 411 411 Account maintenance, other fees and account closure fees, please refer to: https://www.sdb.lk/en/fees-and-charges 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	Societies can open the Account. **Restrictions to open the Account/ Premature Withdrawals / Transferring Funds by Financial Customers:** 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.	Premature withdrawal - Applicable standard savings interest rate. For more information on the terms and conditions, please refer to. Sinhala Language: https://www.sdb.lk/images/pdf/downloads/society-time-mandate-sinhala.pdf For more information on the terms and conditions, please refer to. Tamil Language: https://www.sdb.lk/images/pdf/downloads/society-time-mandate-tamil.pdf

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AYOJANA NON-PERSONAL

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.

❖ Complaint Handling Procedure:

Customers can express their views and submit complaints through the following channels,

1. SDB Customer Complaint Handling Unit

• You can contact the Customer Complaint Handling Unit at 011 4 079 405 or email to customercare@sdb.lk.

• You can mail your complaints to: Manager - Customer Complaint Handling, SDB Bank, Butani Capital Tower, No. 149, Kirulapana Avenue, Colombo 5.

• For more information on the Customer Complaint Handling Process, please visit our Bank's website at https://www.sdb.lk/en/customer-complaint-handling-processe.

2. SDB Call Centre

• You can contact our SDB Bank Call Centre, which operates 24hours/7days via 011 5 411 411 or email to info@sdb.lk.

❖ For inquiries regarding SDB products or services

• You can contact any of our branches near you. To find the nearest branch, visit our bank's website at https://www.sdb.lk/en/branch.