## KEY FACT DOCUMENT

# SDB DAYADA SAVINGS CERTIFICATES

| Nature of the Product | Features and Benefits | Initial Deposit and Fees | Eligibility | Main Terms & Conditions |
|---|---|---|---|---|
| A Lump sum investment Account Minors | **Interest Rate:**<br>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/en/rates.<br><br>**Key Features:**<br>• Higher Interest rate<br>• Guaranteed future value.<br><br>**Financial and other benefits for customers, including incentives and promotions:**<br>• The agreed face value is printed on the certificate. | Account maintenance, other fees and account closure fees:<br>Please refer to:<br>https://www.sdb.lk/en/fees-and-charges.<br><br>For more details on account opening fees and minimum balance requirements, please contact our Call Centre on 011 5 411 411 or visit the nearest branch. | Account can be opened by any Sri Lankan citizen who is below 13 years, with a guardian.<br><br>**Restrictions to open the Account / Premature Withdrawals / Transferring Funds by Financial Customers:**<br>You can visit or contact the nearest SDB branch<br><br>**Procedures to be followed to open the account:**<br>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.<br><br>For more information on the terms and conditions, please refer to.<br>https://www.sdb.lk/images/pdf/downloads/terms-and-conditions-opening-an-account.pdf |

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**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

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- 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.