KEY FACT DOCUMENT

DEBIT CARDS

Nature of the Product	Key Features	Fees & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
A debit card is a payment card directly connected to a customer's bank account, enabling the cardholder to make purchases or withdraw cash.	• ATM Cash withdrawals • POS transactions • Balance inquiry • E-commerce transactions	• Card joining fee -Rs.1,000/= • Annual fee -Rs. 550/= • Pin re- issue fee -Rs 250/= • Lost Card replacement - Rs. 1,250/= • SBD ATM withdrawal - Rs. 5/= • Other All Local Bank ATMs - Rs. 30/= • Other Bank ATM Balance inquiry -Rs.10/= • Mini Statement -Rs. 10/= 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/fees-and-charges.	• Should open an account with SDB. • Debit Card application to be filled • The card should be collected from an SDB branch For more information, you can reach our Call Centre on 011 5 411 411 or visit the nearest branch.	• SMS banking should be activated. • The ATM cash withdrawal limit is Rs 100,000/=. • The POS transaction limit is Rs 300,000/=. More information: https://www.sdb.lk/en/digital-banking/cards

❖ 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.

SDB bank

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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.