KEY FACT DOCUMENT

FIXED DEPOSIT ACCOUNT

Nature of the Product	Features and Benefits	Initial Deposit and Fees	Eligibility	Main Terms & Conditions
Deposit money for a specified period to earn Higher return. Interest can be earned Monthly or at Maturity.	**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/en/rates. **Key Features:** • Competitive interest rate • Cash advance available against fixed 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/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	Account can be opened by any Sri Lankan citizen who is 18 years & above. **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.	The customer must pledge the Fixed Deposit as collateral to the bank when utilizing the cash back facility against the FD. The original Fixed Deposit 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

SDB bank

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KEY FACT DOCUMENT
FIXED DEPOSIT ACCOUNT

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

KEY FACT DOCUMENT

FIXED DEPOSIT ACCOUNT

- 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.