KEY FACT DOCUMENT

SAHANYA SAVINGS

Nature of the Product	Features and Benefits	Initial Deposit and Fees	Eligibility	Main Terms & Conditions
Savings for Non-Cooperative entities and all other registered non-Cooperatives.	**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** Interest is calculated on the daily balance and credited to the account monthly. •A bonus interest of 40% of the cumulative interest will be paid only if there is an average balance of Rs. 100,000/= is maintained over a one-year period. •A bonus interest of 50% of the cumulative interest will be paid only if there is an average balance of Rs. 1 million or more is maintained over a one-year period. •Free SLIPS /CEFT Facility, Free Stranding Orders, Free Utility Bill Payments **Financial and other benefits for customers, including incentives and promotions** • Passbook facility to monitor account transactions. • Free e- Statements	Initial Deposit – Rs. 5,000/= A minimum balance Requirement of Rs. 5, 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	A minimum initial deposit of Rs. 5,000/=. **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.	• Written consent from the Board of Directors or Executive Directors must be obtained prior to releasing the bonus interest payment. • Percentage of bonus interest may vary according to the prevailing condition of the market. For more information on the terms and conditions, please refer to. **Sinhala Language:** https://www.sdb.lk/images/pdf/downloads/society-saving-mandate-sinhala.pdf For more information on the terms and conditions, please refer to. **Tamil Language:** https://www.sdb.lk/images/pdf/downloads/society-saving-mandate-tamil.pdf

SDB bank

#whereyouarevalued

KEY FACT DOCUMENT
SAHANYA SAVINGS

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

SAHANYA SAVINGS

- 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.