KEY FACT DOCUMENT

SAVINGS CERTIFICATES

Nature of the Product	Features and Benefits	Initial Deposit and Fees	Eligibility	Main Terms & Conditions
Investment Certificate	**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 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. Account maintenance, other fees and account closure fees: Please refer to: https://www.sdb.lk **Restrictions to open the Account / Premature Withdrawals:** 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 original Savings 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

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SAVINGS CERTIFICATES

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

SAVINGS CERTIFICATES

- 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.