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Nature of the Product	Key Features	Fees & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Digital wallet facilitating Cashless and cardless payments.	• Balance Inquiry • Fund transfer to both SDB Bank and other bank accounts. • Bill payments • Credit Card payments • QR Payments • A third-party bank account can be added.	• SDB to SDB Fund transfer – FOC. • SDB to another bank Fund transfer - Rs. 20/=. • Other Bank to other bank Fund transfer- Rs. 40/=. • Other Bank to SDB Fund transfer - Rs. 20/. • UPoints to SDB Fund transfer – FOC. • UPoints to other bank Fund transfer - Rs. 30/=. • Credit Card payments: - SDB to other banks - Rs 20/=. - Other Bank to other banks -Rs. 40/=. - UPoints to Non-SDB Card – Rs. 30/=. • Bill Payments: - **Water/Electricity Payments:** Per transaction charge Below Rs. 5,000.00 -Rs. 30/= Per transaction charge above Rs. 5,000.00 -Rs. 40/= - **Other bill payments: FOC** 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 or visit https://upay.lk/wp-content/uploads/2025/01/UPay-Charges.pdf to know about charges in detail.	Download the app from the Play Store or the App Store. For more information, you can reach UPay Call Centre hotline on 0115 511 511 or visit the nearest branch.	For Fund transfer limits https://upay.lk/upay-limit-profiles/ For more information: https://upay.lk/

KEY FACT DOCUMENT

UPay

❖ 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

• 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.