

## HNB FINANCE LTD

### DEPOSIT PRODUCT – KEY FACT DOCUMENT

#### HNB Finance Savings

The Product / Service	Financial and benefits including any incentives & Promotions	Fees/ Charger, Commission, interest	Procedure to be followed to obtain Product /Service	Major terms and conditions
HNBF Savings Account	<ul style="list-style-type: none"><li>• Interest calculated on daily balance and credited monthly.</li><li>• Standing order facility.</li><li>• Convenient cash deposits/withdrawals/ fund transfers through island wide branch network.</li><li>• 24 hours access to your account through HNB ATM card.</li><li>• Free SMS notification on every transaction made.</li></ul>	<ul style="list-style-type: none"><li>• ATM Card : LKR 175</li><li>• ATM withdrawal :LKR 12</li><li>• ATM balance inquiry : LKR 7</li></ul> <p>Please refer the HNBG Web site for latest interest rate.</p>	<ul style="list-style-type: none"><li>• Completion of mandate.</li><li>• KYC Requirement (Know your Customer)</li><li>• A copy of Valid National Identity card (NIC)Driving License / Passport which carries the NIC Number</li></ul>	<ul style="list-style-type: none"><li>• Residents of Sri Lanka over 18 years of age</li><li>• Minimum balance should be maintain LKR 250</li><li>• If customer had made withdrawal for more than five time within a month through branch counter, respective month interest shall not be credited to the account.</li></ul>

The Product / Service	Financial and benefits including any incentives & Promotions	Fees/ Charger, Commission, interest	Procedure to be followed to obtain Product /Service	Major terms and conditions
Miulasi Savings Accounts	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Standing order facility.</li> <li>• Convenient cash deposits/withdrawals/ fund transfers through island wild branch network.</li> <li>• 24 hours access to your account through HNB ATM card.</li> <li>• Free SMS notification on every transaction made.</li> <li>• Miulasi advance savings LKR 3000/- Credited to the account in the event of Account opening.</li> <li>• No Interest shall be charged for Advance savings LKR 3000.</li> </ul>	<ul style="list-style-type: none"> <li>• ATM Card : LKR 175</li> <li>• ATM withdrawal :LKR 12</li> <li>• ATM balance inquiry : LKR 7</li> </ul> <p>Please refer the HNBG Web site for latest interest rate.</p>	<ul style="list-style-type: none"> <li>• Completion of mandate.</li> <li>• KYC Requirement (Know your Customer)</li> <li>• A copy of Valid National Identity card (NIC)Driving License / Passport which carries the NIC Number</li> </ul>	<ul style="list-style-type: none"> <li>• Micro Finance “Diriya loan Borrowers eligible to Open the account.</li> <li>• Minimum balance should be maintain LKR 250</li> <li>• If customer had made withdrawal for more than five time within a month through branch counter, respective month interest shall not be credited to the account.</li> <li>• Customer has to pay back Miulasi advance savings weekly LKR 60 within 50 instalments.</li> <li>• If customer unable to pay 4 instalment, Interest not be calculate for the advance savings , until he settled the arrears</li> </ul>

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Yalu Savings Account ( For Minors)	<ul style="list-style-type: none"> <li>Interest calculated on daily balance and credited monthly.</li> <li>Free SMS notification on every transaction made.</li> </ul> <table border="1" data-bbox="384 532 814 974"> <thead> <tr> <th>A/c Balance (LRK)</th> <th>Gift</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>Till</td> </tr> <tr> <td>2,500</td> <td>Cap</td> </tr> <tr> <td>5,000</td> <td>Badminton racket</td> </tr> <tr> <td>15,000</td> <td>Clock</td> </tr> <tr> <td>30,000</td> <td>Scooter</td> </tr> <tr> <td>50,000</td> <td>Drown</td> </tr> <tr> <td>75,000</td> <td>Organ</td> </tr> <tr> <td>100,000</td> <td>Bicycle</td> </tr> <tr> <td>150,000</td> <td>Guitar or Violin</td> </tr> </tbody> </table>	A/c Balance (LRK)	Gift	500	Till	2,500	Cap	5,000	Badminton racket	15,000	Clock	30,000	Scooter	50,000	Drown	75,000	Organ	100,000	Bicycle	150,000	Guitar or Violin	Please refer the HNBF Web site for latest interest rate.	<ul style="list-style-type: none"> <li>Completion of mandate duly signed by parent/ guardian.</li> <li>A copy of child's birth certificate.</li> <li>KYC Requirement of parent/ guardian. (Know your Customer)</li> <li>A copy of Valid National Identity card (NIC), Driving License of the parent / Guardian and in the absence of the NIC , deriving license / Passport which carries the NIC Number.</li> <li>Address Proof (If need)</li> </ul>	<ul style="list-style-type: none"> <li>Customers below the age of 18 years.</li> <li>Initial account opening Deposit LKR 250</li> <li>No withdrawals until child complete 18 years.</li> <li>Pass book savings Account.</li> </ul>
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## Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch manager
- Through our call centre - **011-2024848**
- Write to: The Manager, Call Center, HNB Finance Ltd, No 168, Nawala Road, Nugegoda.

In the event a satisfactory solution is not provided by the bank, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

**The Financial Ombudsman**, Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road Colombo 05

**Contact number:** +94 11 259 5624 **TeleFax:** +94 11 259 5625 **Email:** fosril@slt.net.lk **Website:** www.financialombudsman.lk