

**HNB FINANCE LTD**

**KEY FACT DOCUMENT – HNB Finance Fixed Deposit**

<b>The Product/Service</b>	<b>Financial &amp; other benefits including any incentives &amp; Promotions</b>	<b>Fees/ Chagres &amp; Interest.</b>	<b>Procedure to be followed to obtain Product/ Service</b>	<b>Major Terms &amp; Conditions</b>
HNB Finance Fixed Deposits	<ul style="list-style-type: none"> <li>• Regular – to choose from deposit terms from 12 months to 60 months in duration. Other by special approval subject to Terms &amp; Condition</li> <li>• Interest Payable at maturity or monthly</li> <li>• Cash Back Loan Facilities against fixed deposits, (up to 75% of the value of monthly deposits and up to 80% of the value of maturity deposits)</li> <li>• Bank Guarantee</li> <li>• Embassy Letters</li> </ul>	<ul style="list-style-type: none"> <li>• Please refer the HNB Finance web site for latest interest rates.</li> <li>• Free of Charge</li> <li>• Additional 2.75% added to the Fixed Deposit's Certificate rate</li> <li>• 1% of value of the investment</li> <li>• Free of charge</li> </ul>	<ul style="list-style-type: none"> <li>• Duly signed mandate</li> <li>• KYC Clearance</li> <li>• A copy of valid customer's NIC/ Passport port which carries the NIC number. Address Proof ( if required only)</li> </ul>	<ul style="list-style-type: none"> <li>• In the event of a prematurity upliftment rate will decided by the management, considering the period such deposits were held.</li> <li>• Monthly Interest credited to the account is subject to prevailing withholding Tax Regulation.</li> </ul>

**KEY FACT DOCUMENT – HNB Finance Cashback Loan against Fixed Deposit**

<b>The Product/Service</b>	<b>Financial &amp; other benefits including any incentives &amp; Promotions</b>	<b>Fees/ Chagres &amp; Interest</b>	<b>Procedure to be followed to obtain Product/ Service</b>	<b>Major Terms &amp; Conditions</b>
<b>HNB Finance Cash Back Loan Facilities against fixed deposits</b>	<ul style="list-style-type: none"> <li>• Interest Payable at maturity or monthly</li> <li>• (up to 75% of the value of monthly deposits and up to 80% of the value of maturity deposits)</li> </ul>	<ul style="list-style-type: none"> <li>• Additional 2.75% added to the Fixed Deposit's Certificate rate</li> </ul>	<ul style="list-style-type: none"> <li>• Duly signed mandate</li> <li>• Original Certificate (as a security)</li> </ul>	<ul style="list-style-type: none"> <li>• Simplified Procedures</li> <li>• Prevailing TC</li> </ul>

## 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](http://www.financialombudsman.lk)