

**HNB FINANCE PLC**

**KEY FACT DOCEMENT – 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 01 months to 60 months in duration. Other by special approval subject to Terms &amp; Condition</li> </ul>	<ul style="list-style-type: none"> <li>Please refer the HNB Finance web site for latest interest rates.</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 that 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> </ul>
	<ul style="list-style-type: none"> <li>Interest Payable at maturity or monthly</li> </ul>	<ul style="list-style-type: none"> <li>Free of Charge</li> </ul>		<ul style="list-style-type: none"> <li>Monthly Interest credited to the account is subject to prevailing withholding Tax Regulation.</li> </ul>
	<ul style="list-style-type: none"> <li>Cash Back Loan Facilities against fixed deposits, (up to 75% of the value of monthly deposits and up to 90% 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>
	<ul style="list-style-type: none"> <li>Bank Guarantee</li> </ul>	<ul style="list-style-type: none"> <li>1% of value from the guarantee value.</li> </ul>	<ul style="list-style-type: none"> <li>Request letter from the customer and organization.</li> </ul>	
	<ul style="list-style-type: none"> <li>Embassy Letters</li> </ul>	<ul style="list-style-type: none"> <li>Free of charge</li> </ul>	<ul style="list-style-type: none"> <li>Request letter from the customer</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 PLC, No 168, Nawala Road, Nugegoda.

In the event a satisfactory solution is not provided by the company, 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@sltnet.lk **Website:** [www.financialombudsman.lk](http://www.financialombudsman.lk)