

## HNB FINANCE PLC - KEY FACT DOCUMENT – HNB MULASI SAVINGS ACCOUNT

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> </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 HNB 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> <li>• Address Proof (If need)</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 500</li> <li>• If customer had made withdrawal for more than four time within a month through branch counter, respective month interest shall not be credited to the account.</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@slt.net.lk **Website:** www.financialombudsman.lk