

HNB FINANCE PLC

SAVINGS DEPOSIT PRODUCT – KEY FACT DOCUMENT – HNB 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
HNB Savings Account	<ul style="list-style-type: none"> • Interest calculated on daily balance and credited monthly. • Standing order facility. • Convenient cash deposits/withdrawals/ fund transfers through island wide branch network. • 24 hours access to your account through HNB ATM card. • Free SMS notification on every transaction made. • E-Statement facility 	<ul style="list-style-type: none"> • ATM Card : LKR 175 • ATM withdrawal :LKR 12 • ATM balance inquiry : LKR 7 <p>Please refer the HNB Web site for latest interest rate.</p>	<ul style="list-style-type: none"> • Completion of mandate. • KYC Requirement (Know your Customer) • A copy of Valid National Identity card (NIC)Driving License / Passport which carries the NIC Number • Address Proof (If need) 	<ul style="list-style-type: none"> • Residents of Sri Lanka over 18 years of age • Minimum balance should be maintain LKR 500 • 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.

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