

## 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
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>	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 eligible to open account.</li> <li>• Initial account opening Deposit LKR 500</li> <li>• No withdrawals until child complete 18 years.</li> <li>• Pass book savings Account.</li> <li>• Customers below the age of 13 years eligible to receive Gifts.</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