

# KEY FACTS DOCUMENT

## PERSONAL /BUSINESS CURRENT ACCOUNT



Eligibility	Individuals over the age of 18 years and entities
Key Features	<ul style="list-style-type: none"><li>• Initial deposit of LKR 10,000</li></ul>
Benefits and Value-Added Services	Business banking proposition is applied for business customers/entities
Procedures to be followed to open the account	<p>Visit nearest DFCC branch</p> <ul style="list-style-type: none"><li>• Proof of Identity of Business Owners/Directors: Driver's Licence, Passport, National ID Card</li><li>• Proof of Address of Business Owners/Directors: Utility Bill, Gramasevaka Certificate</li><li>• Business Registration Documents: Certificate of Incorporation or Business Registration Certificate, Memorandum and Articles of Association, Partnership Agreement, Operating Agreement</li><li>• Proof of Business Documents: Utility Bill for business premises, Gramasevaka Certificate</li><li>• Tax Identification Number (TIN) or Employer Identification Number (EIN)</li><li>• Resolution from the Board of Directors to Open Account (for Corporations)</li><li>• Financial Statements: Recent Balance Sheet, Income Statement, Cash Flow Statement</li></ul>

<b>Fees and Charges</b>	Standard Fees and charges specified in the tariff. Please refer <a href="https://www.dfcc.lk/interest-rates/">https://www.dfcc.lk/interest-rates/</a>
<b>Terms &amp; Conditions</b>	Customer to be recommended by an existing Current Account holder Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions or visit the Bank's corporate Website <a href="https://www.dfcc.lk/">https://www.dfcc.lk/</a>
<b>Clarifications and Inquiry on Account Transactions</b>	<b>Contact Methods:</b> 24/7 hotline at 0112 350000 <b>Email:</b> care@dfccbank.com In-Branch assistance at any DFCC location <b>Response Time:</b> Within 24 hours
	Your complaint will be acknowledged within 01 working day and processed within 02 working days, though some issues may take longer. If you don't receive a satisfactory response within a reasonable time, please contact us.  Email: care@dfccbank.com Contacting our Call Centre: 0112 350 000  <b>Financial Ombudsman</b> The Financial Ombudsman No. 01, Bethesda Place, Milagiriya, Colombo 05 Tel: (011) 2 595624 Email: fosril@slt.net.lk   Website: www.financialombudsman.lk  The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka <a href="https://www.cbsl.gov.lk/en/fcrd">https://www.cbsl.gov.lk/en/fcrd</a>