

KEY FACTS DOCUMENT

MSME - KIRI WYAWASABIMAN



Eligibility	<ul style="list-style-type: none">• The applicant must be a dairy entrepreneur actively engaged in dairy farming activities, scoring a minimum of 50 marks on the standardized KPIs and possessing a comprehensive farm development plan• Be a citizen of Sri Lanka• Should not be a willful defaulter• Should have an effective repayment capacity
Key Features	Kiri Wyawasabhiman Loyalty Card
Benefits and Value-Added Services	<p>Kiri Wyawasabhiman Loyalty cardholders are eligible for</p> <ul style="list-style-type: none">• 9.5 % interest rate for loans• 25% rebate on processing fees• 1% interest rebate from ALCO pricing for Leasing• Preferential rate of 0.25% below published pawning rate• The bank will deposit an extra LKR 1,000 when a farmer opens a junior account with an initial deposit of LKR 1,000• Financial Literacy programs for Loyalty Card holders• Discounts for loyalty card holders on dairy related equipment, machinery and medicines from the partner vendors.

Procedures to be followed to open the account	Contact the nearest MSME Officer / DFCC Branch
Fees and Charges	Standard Fees and charges specified in the tariff. Please refer https://www.dfcc.lk/interest-rates/
Terms & Conditions	<ul style="list-style-type: none"> The dairy entrepreneur should be recommended by the buyer (promoter) of the dairy value chain. <p>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 https://www.dfcc.lk/</p>
Clarifications and Inquiry on Account Transactions	<p>Contact Methods: 24/7 hotline at 0112 350000</p> <p>Email: care@dfccbank.com</p> <p>In-Branch assistance at any DFCC location</p> <p>Response Time: Within 24 hours</p>
Complaint Handling Procedure	<p>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.</p> <p>Email: care@dfccbank.com</p> <p>Contacting our Call Centre: 0112 350 000</p>

**Complaint
Handling
Procedure****Financial Ombudsman**

The Financial Ombudsman

No. 01, Bethesda Place, Milagiriya, Colombo 05

Tel: (011) 2 595624

Email: fosril@sltnet.lk

Website: www.financialombudsman.lk

The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka

<https://www.cbsl.gov.lk/en/fcrd>