

KEY FACTS DOCUMENT

CASH BACKED FACILITIES

Product	Product Description	Financial and Other Benefits	Fees/Charges, Commission, Interest	Procedures to be followed	Major Terms and Conditions
Loans & Overdrafts	<p>Loans & overdrafts against fixed deposits and balances in savings accounts.</p> <ul style="list-style-type: none"> - LKR facilities against LKR deposits - LKR facilities against FCY deposits - FCY facilities against FCY deposits <p>(The FCY accounts cannot be overdrawn under any circumstances except by way of an OD facility granted under the Direction No 09 of 2021)</p>	<ol style="list-style-type: none"> 1. Ability to receive financing over the counter with minimum documentation. 2. Requires no previous account relationship with the bank. 3. Personalized service by trained branch staff. 4. 90% of LKR Deposits and 80% of FCY deposits could be offered as facilities for overdrafts and loans. (subject to the Bank's prevailing policy) 	<p>Interest - payable monthly.</p> <p>Please visit https://www.dfcc.lk/interest-rates/</p> <p>Tariff - Please visit https://www.dfcc.lk/interest-rates/</p>	<ol style="list-style-type: none"> 1. Submit the duly completed and signed Application Form for Cash Backed Facilities to a DFCC branch (physically or via online banking). For applications - Please visit https://www.dfcc.lk/application/downloads/ 2. Submit signed Terms and Conditions duly verified and witnessed and Board Resolution (if applicable). 3. Submit duly signed Letter of set off. 4. Submit duly signed third party letter of set off. (If applicable) 	<ol style="list-style-type: none"> 1. Applicable for Sri Lankan Residents over 18 years of age. 2. Deposit holding client of the Bank. 3. The minimum amount of a facility should be LKR 100,000 maximum would depend on the deposit value (subject to banks prevailing policy). 4. The minimum tenor will be three months (subject to banks prevailing policy). 5. The Deposit should be held under lien for the duration of the facility.

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Loans & Overdrafts				<p>5. A copy of a valid National Identity Card (NIC) and in the absence of the NIC, a Driving License/ Passport should be provided (which carries the NIC number).</p> <p>5.1 Loans and advances to Sri Lankans Employed Abroad (other than emigrants) should be in line with the CBSL Directions.</p>	<p>6. The foreign currency deposit should be in major currencies which are designated currencies by the Central Bank of Sri Lanka and should be in line with the Direction issued by the Department of Foreign Exchange</p> <p>7. The facilities will be available at the sole discretion of the Bank subject to the completion of all required documents.</p>

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch Manager or the Relationship Manager
- Through our Call Centre +94 11 235 0000
- Directly email the bank - info@dfccbank.com or customerservice@dfccbank.com
- Letter addressed to DFCC Bank Head Office at DFCC Bank P.O. Box 1397 or No.73/5, Galle Road, Colombo 3.

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

Mr. Ananda Kumaradasa

Financial Ombudsman

Office of the Financial Ombudsman

143A, Vajira Road,

Colombo 05.

Telephone: +94 11 259 5624

Telefax: +94 11 259 5625

Email: fosril@sltnet.lk

Website: www.financialombudsman.lk