

KEY FACTS DOCUMENT

TRADE SERVICES



Product/Service	DFCC Bank offers specialized international and local trade services for both business and individual customers, providing comprehensive import and export financing solutions. Import finance services include the establishment of Letters of Credit, management of documentary collections, issuance of Bank Guarantees, handling advance or open account payments, issuing shipping guarantees, and offering financing through import loans. On the export side, the bank supports businesses with pre- and post-shipment financing, advising on export Letters of Credit, purchasing or negotiating documents under Letters of Credit, and handling collection bills.
Benefits and Value-Added Services	All transactions are managed by a highly dedicated, customer-focused team of specialists who are committed to providing expert service within a centralised operational platform. Customized solutions for trade transactions through a widely spread correspondent bank network. Trade transaction requests can be submitted through a distinctive paperless online platform offering a wide range of comprehensive features. Competitive tariff offered for Trade Finance products and services.
How to Apply	All customers are invited to visit either Head Office or the nearest Branch and discuss with the management about their requirements. After the discussion, the bank will issue applications for customers to apply for DFCC bank's Trade Services and products. Once the perfected application is received it will be processed and evaluated by the Bank depending upon the type of product or service required by the customers.
Documents Required	Documents can be obtained either through the branch network or by accessing the bank's website (https://www.dfcc.lk/application-downloads).

Fees and Charges	<p>Interest and commission rates applicable for Trade Services and Products can be obtained from each and every business unit. The same information is also available in our web site at www.dfcc.lk.</p> <p>Based on the market conditions, our interest and commission are revised from time to time. Any charges or interest imposed by regulatory authorities on Trade Transactions will be collected in accordance with the guidelines set by these authorities. These charges are in addition to the interest, fees, and commissions published or offered by the bank.</p>
Terms and Conditions	<p>Trade Services operates within a framework of both international and local regulations to ensure compliance and minimize operational risk. To maintain consistency and regulatory adherence, Trade Services will adhere to the terms and conditions outlined in the letters of offer issued to clients, the bank's internal and audit controls, ICC publications, the country's foreign exchange regulations, and any other directives or regulations issued by local and international authorities governing international trade transactions. The Bank shall make every endeavor to facilitate the re-payment of the credit facilities by the Customers. These endeavors may include re-scheduling and re-structuring of facilities to suit customers' cash flow within the bank's overall internal policy on a case by case basis. In the event the customers are still unable to settle, the Bank may be compelled to execute recovery actions under the provisions of the prevailing laws of the country and other remedies available such as repossessions and arbitration. All legal and other expenses incurred by the Bank in this regard shall be borne by the Customer. The Bank shall observe strict secrecy in respect of all transactions of the Customer with the Bank subject to the provisions under the applicable laws of Sri Lanka. Where the Bank has reasonable grounds to suspect that any transaction or attempted transaction may be related to the commission of any unlawful activity or any criminal offence, the Bank shall report such transaction to the Financial Intelligence Unit under the provisions of operative legal framework</p>

Clarifications and Inquiry	<p>Bank: Contact Methods: 24/7 hotline at 0112 350 000 Email: care@dfccbank.com In-Branch assistance at any DFCC location Response Time: Within 24 hours</p> <p>Trade Services Unit Sajitha Jayakody - Asst. Vice President Contact Number - +94 112 371 462</p> <p>Manisha Fernando - Manager Contact Number - +94 112 126 800 (Ext: 3346)</p> <p>Pathum De Silva - Junior Executive Contact Number - +94 112 371 371 (Ext: 1543)</p> <p>Chathuri Creasy - Manager Contact number - +94 112 371 425</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 Contacting our Call Centre: 0112 350 000</p> <p>Financial Ombudsman The Financial Ombudsman No. 01, Bethesda Place, Milagiriya, Colombo 05 Tel: (011) 2 595624 Email: fosril@sltnet.lk Website: www.financialombudsman.lk</p>