

Key Facts Document – Procedures to follow and further information

Key Facts Document – Savings

Product	Documents Required	Eligibility Criteria	Description
<ul style="list-style-type: none"> Real Savings 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Customer Due Diligence (CDD) requirements Nominee's Identification Document (NIC/PP/DL), Birth Certificate (if applicable) 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years Company registered under Companies Act No 7 of 2007 Societies and Clubs Registered under the Societies Ordinances Proprietorships or Partnerships Registered under the Business Names Ordinance 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Tiered interest rates are applicable for savings accounts and interest is calculated on the daily balance. Accrued daily interests will be credited to the account at the end of the month. Passbook or account statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters and Tax certificates are issued on customer request. Nominee Confirmation will be issued on free of charge. Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p>

	<p><u>Corporate</u></p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application • Corporate KYC • Declaration of Beneficial ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / 		<p>Opening a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years (Minors) are not allowed to open Real savings accounts. • CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> • Client should submit a written request to the nearest branch or digitally, in order to close the savings account. • When the customer deceased, <ul style="list-style-type: none"> - Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. - Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents. - No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents. <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit a written request along with identify confirmation to re-activate the
--	--	--	---

	<p>Secretary (Form 20)</p> <ul style="list-style-type: none"> Board resolution 		<p>account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future)</p> <ul style="list-style-type: none"> Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00), If client is using more than one product from CDB, Rs.600.00 will be charged annually. Standing Order Initiation fee – Rs.100.00 per transaction Standing Order to other banks – Rs.50.00 per transaction Savings statements – Rs.200.00 per page A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ Online fund transfers – Other Bank Rs.25.00 per transaction Online Bill payments – Rs.20.00 per transaction Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificate will be issued with free of charge. Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
--	---	--	---

<ul style="list-style-type: none"> Deegayu 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Customer Due Diligence (CDD) requirements Nominee's Identification Document (NIC/PP/DL), Birth Certificate 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 60 years 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Higher interest rate is applicable for savings accounts and interest is calculated on the daily balance. Accrued daily interests will be credited to the account at the end of the month. Passbook or account statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters and Tax certificates are issued on customer request. Nominee Confirmation will be issued on free of charge. Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs.500.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening a Savings Account</p> <ul style="list-style-type: none"> Account holders with age below 60 years are not allowed to open Deegayu savings accounts.
---	---	---	---

			<ul style="list-style-type: none"> • CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> • Client should submit a written request to the nearest branch or digitally, in order to close the savings account. • When the customer deceased, <ul style="list-style-type: none"> - Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. - Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents. - No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents. <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit a written request along with identify confirmation to re-activate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future)
--	--	--	--

			<ul style="list-style-type: none"> Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00), If client is using more than one product from CDB, Rs.600.00 will be charged annually. Standing Order Initiation fee – Rs.100.00 per transaction Standing Order to other banks – Rs.50.00 per transaction Savings statements – Rs.200.00 per page A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ Online fund transfers – Other Bank Rs.25.00 per transaction Online Bill payments – Rs.20.00 per transaction Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificate will be issued with free of charge. Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
<ul style="list-style-type: none"> Mudharabah 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application 	<ul style="list-style-type: none"> Islamic Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years and senior citizens completed the age of 60 years 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> This savings account is offered an attractive profit share. The profit shall be calculated monthly on the basis of average investment balance and shall be credited to the account on following month. Passbook or account statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders.

	<ul style="list-style-type: none"> • Mudharabah savings Agreement • Identification Document (NIC/PP/DL) • Address Verification Document (if required) • Individual/s KYC • Customer Due Diligence (CDD) requirements • Nominee's Identification Document (NIC/PP/DL), Birth Certificate <p><u>Corporate</u></p> <ul style="list-style-type: none"> • Duly filled Corporate Savings Application 	<ul style="list-style-type: none"> • Company registered under Companies Act No 7 of 2007 • Societies and Clubs Registered under the Societies Ordinances • Proprietorships or Partnerships Registered under the Business Names Ordinance 	<ul style="list-style-type: none"> • ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. • CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. • Standing order facilities available and Internal standing orders are free of charge. • SLIPS/ CEFTS transfer facilities available. • Anticipated profit rate is quoted per annum basis and subjected to ceiling rates given by CBSL. • Please refer the CDB web site for anticipated profit rates. https://www.cdb.lk/rates-tariffs • Balance Confirmation Letters and Tax certificates are issued on customer request. • Nominee Confirmation will be issued on free of charge. • Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years are not allowed to open Mudharabah savings accounts. • CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile.
--	--	---	--

	<ul style="list-style-type: none"> • Corporate KYC • Mudharabah Savings Agreement • Declaration of Beneficial Ownership • Address verification Documents for Company • Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / Secretary (Form 20) 		<p>Closing a Savings Account</p> <ul style="list-style-type: none"> • Client should submit a written request to the nearest branch or digitally, in order to close the savings account. • When the customer deceased, <ul style="list-style-type: none"> - Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. - Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents. - No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents. <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to re-activate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. • SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00),
--	--	--	--

	<ul style="list-style-type: none"> Board resolution 		<p>If client is using more than one product from CDB, Rs.600.00 will be charged annually.</p> <ul style="list-style-type: none"> Standing Order Initiation fee – Rs.100.00 per transaction Standing Order to other banks – Rs.50.00 per transaction Savings statements – Rs.200.00 per page A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ Online fund transfers – Other Bank Rs.25.00 per transaction Online Bill payments – Rs.20.00 per transaction Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificate will be issued with free of charge. Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
<ul style="list-style-type: none"> Mudharabah Platinum 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Mudharabah Savings Agreement Identification Document (NIC/PP/DL) Address Verification 	<ul style="list-style-type: none"> Islamic Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years and senior citizens completed the age of 60 years Company registered under Companies Act No 7 of 2007 Societies and Clubs Registered 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> This savings account is offered an attractive profit share than a Mudharabah savings account. This account, request for a minimum deposit amount and offers an attractive profit share for maintaining the minimum balance. Customer will be offered lower profit rate if the customer unable to maintain minimum balance. The profit shall be calculated monthly, on the basis of average investment balance and shall be credited to the account on following month. Passbook or account statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally.

	<p>Document (if required)</p> <ul style="list-style-type: none"> Individual/s KYC Customer Due Diligence (CDD) requirements Nominee's Identification Document (NIC/PP/DL), Birth Certificate <p><u>Corporate</u></p> <ul style="list-style-type: none"> Duly filled Corporate Savings Application Mudharabah Savings Agreement Corporate KYC Declaration of Beneficial Ownership Address verification 	<p>under the Societies Ordinances</p> <ul style="list-style-type: none"> Proprietorships or Partnerships Registered under the Business Names Ordinance 	<ul style="list-style-type: none"> CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Anticipated profit rate is quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for anticipated profit rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters and Tax certificates are issued on customer request. Nominee Confirmation will be issued on free of charge. Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs. 100,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening a Savings Account</p> <ul style="list-style-type: none"> Account holders with age below 18 years are not allowed to open Mudharabah Platinum savings accounts. CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> Client should submit a written request to the nearest branch or digitally, in order to close the savings account.
--	--	---	--

	<p>Documents for Company</p> <ul style="list-style-type: none"> • Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> • Business Registration (Form 1/Form 40) • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / Secretary (Form 20) • Board resolution 		<ul style="list-style-type: none"> • When the customer deceased, <ul style="list-style-type: none"> - Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. - Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents. - No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to re-activate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. • SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00), If client is using more than one product from CDB, Rs.600.00 will be charged annually. • Standing Order Initiation fee – Rs.100.00 per transaction • Standing Order to other banks – Rs.50.00 per transaction
--	---	--	--

			<ul style="list-style-type: none"> • Savings statements – Rs.200.00 per page • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Online fund transfers – Other Bank Rs.25.00 per transaction • Online Bill payments – Rs.20.00 per transaction • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificate will be issued with free of charge. • Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
<ul style="list-style-type: none"> • Minor Savings Account 	<ul style="list-style-type: none"> • Duly filled Minor Savings Application • Birth Certificate of Account Holder • Identification Document of Guardian (NIC/PP/DL) • Address Verification Document (if required) 	<ul style="list-style-type: none"> • Account holder with age below 18 years 	<p>Financial and Other Benefits to Customer</p> <p><u>CDB Rankati Investment Plan</u></p> <ul style="list-style-type: none"> • Higher interest rate is applicable for these savings accounts and interest is calculated on the daily balance. • Accrued daily interests will be credited to the account at the end of the month. • Passbook will be issued. • Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. • Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs <p><u>CDB Rankati Gift Scheme</u></p> <ul style="list-style-type: none"> • When the account holder is under 12 years age, entitled for gift scheme savings account. • Attractive gifts are available under this savings product and offers a discounted rate, subject to ceiling rate given by CBSL.

- Guardian KYC
- Customer Due Diligence (CDD) requirements for guardian

Minimum Deposit Value (Rs.)	Gift
1,000	Exercise Books (2)
4,000	Pencil case
7,500	Colour Set
12,000	Basketball Game set
17,500	Electronic Keyboard
25,000	Sudoku game set
34,000	School Bag
70,000	Scooter
205,000	Voucher
355,000	Voucher
520,000	Voucher
800,000	Voucher

- Account should continue minimum of 6 years under the gift scheme code.

Minimum Balance Requirement

Rs.500.00

Deposit insurance Coverage

Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.

			<p>Opening a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age above 18 years are not allowed to open Minor savings accounts. • Minor savings accounts are accepted along with the guardian. • Minor account can be transferred to another Bank or Finance company on completion of 60 months from the date of first deposit at the request of Guardian. • CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • CDD is performed for guardian in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> • Withdrawals from Minor savings accounts are restricted until the minor account holder attends the age of maturity. • At the time of age completion 18 years, savings funds will be transferred only to account holder's account (CDB or Any other bank). • Prior to age completion of minor, withdrawals are permitted to the guardian for a justifiable reason such as medical & education of the minor for justifiable reason acceptable by CDB Finance. • In case the minor account holder deceased, <ul style="list-style-type: none"> - Available account balance will be transferred to the Guardian account after obtaining relevant documents. <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable) • When the customer is deceased, it is important to notify to the CDB as soon as possible.
--	--	--	---

			<ul style="list-style-type: none"> CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable) <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> Minor savings account status will remain as active until account holder attends age of maturity. When the account holder age completed 18 years, however no transactions performed for ten-years (after the age of maturity) are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> Savings statements – Rs.200.00 per page Affidavit and Indemnity should be submitted by the guardian, in case of Lost/ Damage of the Savings Passbook and a charge of Rs.500.00 will be applied as processing charge. Advance Income Tax (AIT) is applied as per the IRD direction.
<ul style="list-style-type: none"> Salary Plus Account 	<ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Specially for salary remittance customers (except CDB staff). Personal Loans can be obtained. Tiered interest rates are applicable for savings accounts and interest is calculated on the daily balance. Accrued daily interests will be credited to the account at the end of the month. Passbook or account statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge.

	<ul style="list-style-type: none"> • Salary Slips • Customer Due Diligence (CDD) requirements • Nominee's Identification Document (NIC/PP/DL), Birth Certificate 		<ul style="list-style-type: none"> • SLIPS/ CEFTS transfer facilities are available. • Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. • Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs • Balance Confirmation Letters and Tax certificates are issued on customer request. • Nominee Confirmation will be issued on free of charge. • Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs. 1,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening a Savings Account</p> <ul style="list-style-type: none"> • Customer without a salary remittance are not allowed to open Salary Plus accounts. • Account holders with age below 18 years (Minors) are not allowed to open Salary Plus accounts. • CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> • Client should submit a written request to the nearest branch or digitally, in order to close the savings account. • When the customer deceased,
--	---	--	--

			<ul style="list-style-type: none"> • Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. • Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents. • No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents. <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to re-activate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. • SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00), If client is using more than one product from CDB, Rs.600.00 will be charged annually. • Standing Order Initiation fee – Rs.100.00 per transaction • Standing Order to other banks – Rs.50.00 per transaction • Savings statements – Rs.200.00 per page
--	--	--	---

			<ul style="list-style-type: none"> A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ Online fund transfers – Other Bank Rs.25.00 per transaction Online Bill payments – Rs.20.00 per transaction Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificates will be issued with free of charge. Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
<ul style="list-style-type: none"> Platinum Savings 	<p><u>Individual/ Joint</u></p> <ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Customer Due Diligence 	<ul style="list-style-type: none"> Individual/s who are Citizens / Dual Citizens of Sri Lanka and age above 18 years Company registered under Companies Act No 7 of 2007 Societies and Clubs Registered under the Societies Ordinances Proprietorships or Partnerships Registered under the Business Names Ordinance 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Savings accounts with the request for a minimum deposit amount than other savings accounts and offers a higher rate for maintaining the required minimum balance. Customer will be offered prevailing savings rate if customer unable to maintain required minimum balance. Tiered interest rates are applicable for savings accounts and interest is calculated on the daily balance. Accrued daily interests will be credited to the account at the end of the month. Passbook or statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available.

	<p>(CDD) requirements</p> <ul style="list-style-type: none"> Nominee's Identification Document (NIC/PP/DL), Birth Certificate <p><u>Corporate</u></p> <ul style="list-style-type: none"> Duly filled Corporate Savings Application Corporate KYC Declaration of Beneficial ownership Address verification Documents for Company Customer Due Diligence (CDD) requirements <p>Certified copies of following</p> <ul style="list-style-type: none"> Business Registration 	<ul style="list-style-type: none"> Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs Balance Confirmation Letters and Tax certificates are issued on customer request. Nominee Confirmation will be issued on free of charge. Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs.100,000.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening a Savings Account</p> <ul style="list-style-type: none"> Account holders with age below 18 years (Minors) are not allowed to open Platinum savings accounts. CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> Client should submit a written request to the nearest branch or digitally, in order to close the savings account. When the customer deceased, Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents.
--	---	--

	<p>(Form 1/Form 40)</p> <ul style="list-style-type: none"> • Certificate of Incorporation • Articles of Association • Change of Directors / Secretary and Particulars of Directors / Secretary (Form 20) • Board resolution 		<ul style="list-style-type: none"> • No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents. <p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit written request along with identify confirmation to re-activate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. • SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00), If client is using more than one product from CDB, Rs.600.00 will be charged annually. • Standing Order Initiation fee – Rs.100.00 per transaction • Standing Order to other banks – Rs.50.00 per transaction • Savings statements – Rs.200.00 per page • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Online fund transfers – Other Bank Rs.25.00 per transaction
--	---	--	---

			<ul style="list-style-type: none"> Online Bill payments – Rs.20.00 per transaction Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificate will be issued with free of charge. Balance Confirmation Letters <ul style="list-style-type: none"> Automated – Rs. 500.00 Customized – Rs. 1,000.00
<ul style="list-style-type: none"> Wings Savings 	<p>Individual</p> <ul style="list-style-type: none"> Duly filled Savings Application Identification Document (NIC/PP/DL) Address Verification Document (if required) Individual/s KYC Customer Due Diligence (CDD) requirements Nominee's Identification 	<ul style="list-style-type: none"> Individual Ladies who are Citizens / Dual Citizens of Sri Lanka and age above 18 years 	<p>Financial and Other Benefits to Customer</p> <ul style="list-style-type: none"> Tiered interest rates are applicable for savings accounts and interest is calculated on the daily balance. Accrued daily interests will be credited to the account at the end of the month. 10% all year around cashback on clothing, cosmetics and transport. Credit card offer with annual and joining fee waived off. Flexible vehicle leasing facilities, tailored made business loans and hassle free housing loans are offered to customers. Passbook or account statement will be issued at the request of the customer. VISA enabled debit cards are available. POS transactions are available for debit card holders. ATM withdrawals can be done through any Lanka Pay enabled ATM machine locally and VISA enabled ATM machine internationally. CDB's digital financial platform www.self.lk is provided free of charge and enables online transactions. Standing order facilities available and Internal standing orders are free of charge. SLIPS/ CEFTS transfer facilities are available. Interest rates are quoted per annum basis and subjected to ceiling rates given by CBSL. Please refer the CDB web site for latest interest rates. https://www.cdb.lk/rates-tariffs

	Document (NIC/PP/DL), Birth Certificate (if applicable)		<ul style="list-style-type: none"> • Balance Confirmation Letters and Tax certificates are issued on customer request. • Nominee Confirmation will be issued on free of charge. • Other value added services will be provided on the request of the customer. <p>Minimum Balance Requirement Rs.2,500.00</p> <p>Deposit insurance Coverage Maximum up to Rs. 1,100,000.00 based on the amount deposited by a client.</p> <p>Opening a Savings Account</p> <ul style="list-style-type: none"> • Account holders with age below 18 years (Minors) are not allowed to open Wings savings accounts. • CDB reserves the right to decline accepting any deposit if the customer does not divulge information requested by Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • CDD is performed for each and every customer in agreed intervals on continuous basis, after interviewing the customer to get the most updated details regarding his client profile. <p>Closing a Savings Account</p> <ul style="list-style-type: none"> • Client should submit a written request to the nearest branch or digitally, in order to close the savings account. • When the customer deceased, • Nominee Appointed – Available balance will be transferred to beneficiary after obtaining relevant documents. • Joint Applicant – Available balance will be transferred to remaining account holder after obtaining relevant documents. • No one appointed as nominee – Beneficiary/Executor or administrator appointed by court after obtaining relevant documents
--	---	--	---

			<p>Secrecy of Information</p> <ul style="list-style-type: none"> • CDB shall disclose the information only with respective customers/ legal authorities (as applicable). • When the customer is deceased, it is important to notify to the CDB as soon as possible. • CDB will disclose deceased client account information only with beneficiaries/ legal authorities (as applicable). <p>Policies and Procedures on Dormant Accounts and Abandoned Properties</p> <ul style="list-style-type: none"> • Savings accounts with no transactions over a year are classified as Dormant/ Inoperative Accounts. Client should visit the nearest branch and submit a written request along with identify confirmation to re-activate the account. (Automated SMS alert enabled for clients if the account is going to be inoperative in near future) • Savings accounts with no transactions over ten-years are classified as Abandoned Accounts, will be reported to the Central Bank of Sri Lanka as per the regulatory requirements. <p>Charges</p> <ul style="list-style-type: none"> • Account Maintenance Fee of Rs.250.00 per month will be charged for Dormant/ Inoperative Account. • SMS alert service fee – Rs.360.00 annually (Per month – Rs.30.00), If client is using more than one product from CDB, Rs.600.00 will be charged annually. • Standing Order Initiation fee – Rs.100.00 per transaction • Standing Order to other banks – Rs.50.00 per transaction • Savings statements – Rs.200.00 per page • A Transaction Fee is applicable for ATM withdrawals. Please refer the CDB web site for latest tariffs. https://www.cdb.lk/cdb-cards/cdb-visa-debit-card/ • Online fund transfers – Other Bank Rs.25.00 per transaction • Online Bill payments – Rs.20.00 per transaction
--	--	--	---

			<ul style="list-style-type: none"> • Affidavit and Indemnity should be submitted in case of Lost/ Damage of the passbook and a charge of Rs.500.00 will be applied as processing charge. • Advance Income Tax (AIT) is applied as per the IRD direction and Tax certificate will be issued with free of charge. • Balance Confirmation Letters Automated – Rs. 500.00 Customized – Rs. 1,000.00
<ul style="list-style-type: none"> • Clarifications and Inquiries 			<ul style="list-style-type: none"> • Please Contact our 24/7 CDB hotline 0117 388 388 • Email us on customercare@cdb.lk • Please visit nearest CDB branch