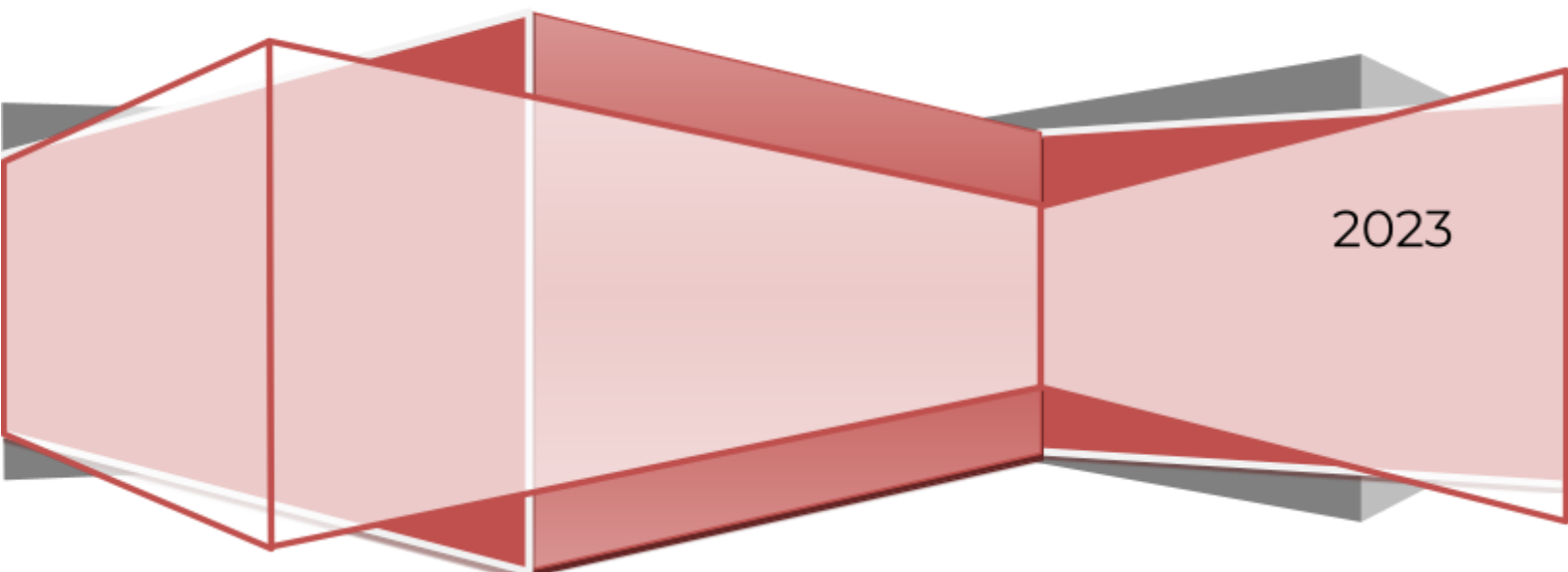


DFCC Investment Planner & DFCC Junior Investment Planner

Key Fact Document



All you need to know about DFCC Investment Planner (DIP) & DFCC Junior Investment Planner (DJIP) with DFCC Bank.

DFCC investment planner (DIP) & DFCC Junior Investment planner (DJIP) brings you and your little ones the most rewarding savings opportunities. We would like to help you understand the features of the products so that you can take the maximum advantage of its benefits.

Contents

| | |
|---|---|
| 1. Who is eligible to open DIP & DJIP ? | 3 |
| 2. What are the requirements to open a DIP & DJIP? | 3 |
| 3. Can I open DIP & DJIP in foreign currency? | 3 |
| 4. What is the minimum & maximum tenures and the minimum amount I can invest in? | 4 |
| 5. Can I open DIP & DJIP jointly? | 5 |
| 6. Who can open a DJIP on behalf of a minor? | 5 |
| 7. How can I calculate the maturity value based on my ability of monthly commitment ? | 5 |
| 8. Can I make withdrawals or lump sum deposits directly to DIP & DJIP? | 5 |
| 9. Do I have to start funding my DIP / DJIP on the same day I open the planner? | 5 |
| 10. Can I continue my DIP & DJIP with cash deposits? | 5 |
| 11. Can I nominate any account as the beneficiary account? | 6 |
| 12. What will happen if I miss one payment? | 6 |
| 13. How can I check the current status of my DIP / DJIP | 6 |
| 14. Can I terminate the investment plan before the maturity date? | 6 |
| 15. Contact us. | 6 |

1. Who is eligible to open DIP & DJIP ?

DIP

- Any customer who is over the age of 18 years

DJIP

- Any minor under 18 years of age

2. What are the requirements to open a DIP & DJIP?

DIP

- Duly signed Account Opening Form
- NIC/EIC/Passport/Driving license of the client

DJIP

- Original Birth Certificate of the minor that will serve as identification proof and relationship proof where applicable
- Duly signed Account Opening Form
- NIC/EIC/Passport/Driving license of the parent/guardian

3. Can I open DIP & DJIP in foreign currency?

Yes.

4. What is the minimum & maximum tenures and the minimum amount I can invest in?

DIP

| CURRENCY | MINIMUM MATURITY PERIOD | MAXIMUM MATURITY PERIOD | MINIMUM MATURITY VALUE |
|----------|-------------------------|-------------------------|---|
| LKR | 02 years | 15 years | 100,000/- |
| FCY | 02 years | 05 years | USD 10,000/- or equivalent in any other currency accepted by the Bank |

DJIP

| CURRENCY | MINIMUM MATURITY PERIOD | MAXIMUM MATURITY PERIOD | MINIMUM MATURITY VALUE |
|----------|-------------------------|---|---|
| LKR | 02 years | Maturity period up to 18 years of the minor | 100,000/- |
| FCY | 02 years | 05 Years (Subject to Minor being under 18 years of age on the Maturity Date) | USD 10,000/- or equivalent in any other currency accepted by the Bank |

5. Can I open DIP & DJIP jointly?

Only DIP is allowed to be opened jointly.

6. Who can open a DJIP on behalf of a minor?

The parents or legal guardian.

7. How can I calculate the maturity value based on my ability of monthly commitment ?

You may contact the call center on +94(11)2350000 for further details on the DIP & DJIP calculations.

8. Can I make withdrawals or lump sum deposits directly to DIP & DJIP?

No. You cannot withdraw or deposit cash to the DIP & DJIP.

9. Do I have to start funding my DIP / DJIP on the same day I open the planner?

You can start funding the account within 30 days of opening the investment planner.

10. Can I continue my DIP & DJIP with cash deposits?

No. The DIP & DJIP always must be continued as funds transfers from the nominated account.

11. Can I nominate any account as the beneficiary account?

DIP

You can nominate any beneficiary account. It does not necessarily have to be your own account.

DJIP

The beneficiary account must be in the name of the minor.

12. What will happen if I miss one payment?

If the payment is not received within 07 days from the payment due date the planner will be automatically terminated and the proceeds and the accrued interest after deducting the penalty amounts will be credited to the beneficiary account.

13. How can I check the current status of my DIP / DJIP

An e statement will be received every quarterly to the designated e-mail address or you can also contact the call center or the account holding branch for further details.

14. Can I terminate the investment plan before the maturity date?

Yes. The interest will be calculated as per the normal savings account interest and the proceeds will be credited to the beneficiary account nominated at the time of opening the DIP /DJIP.

15. Contact us.

For further information, you can call us on our 24 hour call center on +94(11)2350000 or write to us on info@dfccbank.com

You can also visit any of our Branches as detailed on our website.