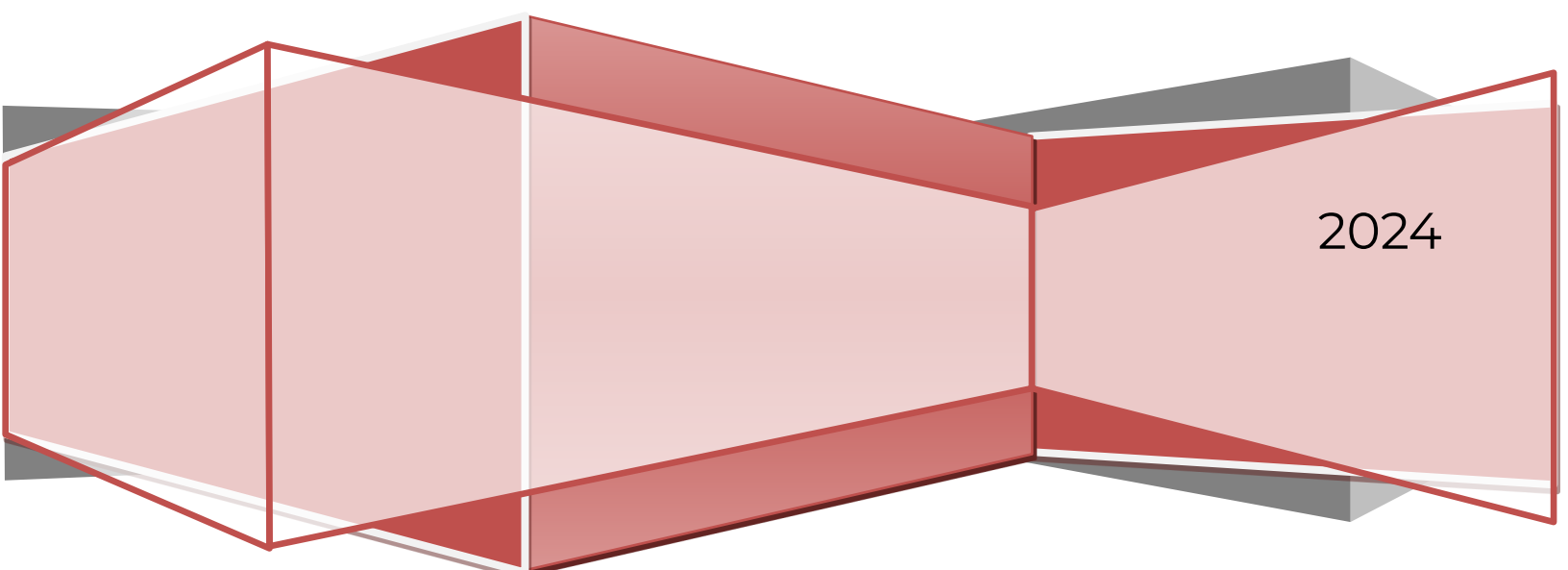


Business Banking Propositions

(DFCC Business Clubs)

Key Fact Document



2024

All you need to know about Business Banking Proposition (Business Clubs) of DFCC Bank

The Business Banking Proposition of DFCC Bank offers customers the opportunity to access exclusive benefits and services based on their average monthly credit balance in their CASA. Eligibility requires maintaining this balance for six consecutive months, granting access to the Business Silver Club, Gold Club, or Diamond Club. Members enjoy a range of free-of-charge & discounted facilities and dedicated services.

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1. How can a business qualify for the Business Propositions?

To qualify, average monthly credit balance must be maintained in the current or savings account for six consecutive months as per the eligibility set by DFCC Bank. There are three proposition categories namely Silver Club, Gold Club & Diamond Club. Please refer to the link - [Business Propositions](#) for information on eligibility criteria.

2. What happens if the business could not maintain the required balance for six months?

If the minimum required balance was not maintained, DFCC Bank will convert the proposition business account into an ordinary business account at the end of the six-month period.

3. Can a business apply for multiple proposition categories simultaneously?

No, businesses are assigned to the highest proposition category based on either the average savings account balance or current account balance.

4. Can the business maintain the minimum required balance in multiple accounts collectively?

Yes. The combined average balance of either Savings or current accounts will be considered when qualifying a business for the proposition category.

5. What benefits does a business receive as a member of the Business Banking Proposition?

Cheque book fee waivers, business credit card joining fees waivers, dedicated relationship officers, discounted business insurance packages, and more. Please refer to the link - [Business Propositions](#)

6. How can a business voluntarily join a proposition?

If not categorized already & if the business has been banking with DFCC for over six months and meets the eligibility criteria, a request can be made to join a proposition through the respective branch. The bank will inform of the upgrade by the month's end.

7. Can a business join a proposition if it has been banking for less than six months?

Yes, but must hold the minimum eligibility criteria value for six months to be categorized. The consent of the business has to be provided to the bank to hold the funds and the bank will categorize as proposition once the funds are held.

8. Can a business maintain the balances required for the Business Banking Proposition in its Fixed Deposit (FD) account?

No. Fixed Deposit accounts are not eligible. Only the Savings or the Currents accounts are applicable.

9. How can a business be aware of the terms and conditions (T&C) of the Business propositions?

The terms and conditions for the Business Banking Propositions, can be found in DFCC Bank website. [DFCC-Business-Banking-Proposition-TC](#)

10. Contacting Us

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.