

KEY FACTS DOCUMENT

ETHERA SAVIYA

Eligibility	• Age: 20 years - 70 years (at the time of maturity) • Skilled Labors • Registered in SLBFE • Employment contract or appointment letter of the borrower • Be a citizen of Sri Lanka • Should not be a willful defaulter • Should have an effective repayment capacity.
Key Features	• To cover pre-departure expenses • Rate - AWPLR +4% (Secured with immovable property) AWPLR+6% (secured with O2PGS)
Procedures to be followed to open the account	Contact the nearest MSME Officer / DFCC Branch
Fees and Charges	Standard Fees and charges specified in the tariff. Please refer https://www.dfcc.lk/interest-rates/
Terms & Conditions	• Subject to Employer's confirmation for migrants seek direct employments • Eligibility countries and Skill categories may vary time to time according to the Bank's Guideline

	For more details please refer https://www.dfcc.lk/products/dfcc-ethera-saviya/ Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions or visit the Bank's corporate Website https://www.dfcc.lk/
Clarifications and Inquiry on Account Transactions	Contact Methods: 24/7 hotline at 0112 350000 Email: care@dfccbank.com In-Branch assistance at any DFCC location Response Time: Within 24 hours
Complaint Handling Procedure	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. Email: care@dfccbank.com Contacting our Call Centre: 0112 350 000 Financial Ombudsman The Financial Ombudsman No. 01, Bethesda Place, Milagiriya, Colombo 05 Tel: (011) 2 595624 Email: fosril@slt.net.lk Website: www.financialombudsman.lk The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka https://www.cbsl.gov.lk/en/fcrd