

# KEY FACTS DOCUMENT

## DFCC PRESTIGE



<b>Eligibility</b>	<p>The bank shall offer the DFCC Prestige Proposition to its customers who fulfil at least one of the following eligibility criteria.</p> <p><b>(1) Total Liability Portfolio</b></p> <p>(1.1) Holds a fixed deposit of over Rupees two million five hundred thousand (Rs. 2,500,000.00/-) or equivalent in FCY for a minimum tenor of 1 year in the bank.</p> <p>(1.2) Maintains an average savings balance of Rupees two hundred and fifty thousand (Rs. 250,000.00) or its equivalent in any foreign currency for a period of six months or more in the bank.</p> <p><b>(2) Prestige Salary</b></p> <p>(2.1) Remits a minimum net remuneration of Rupees one hundred and fifty thousand (Rs. 150,000.00) to Rupees four hundred and ninety-nine thousand nine hundred and ninety-nine (Rs. 499,999.00) per month to any current or savings account in the bank.</p> <p><b>(3) Prestige Asset</b></p> <p>(3.1) Has obtained a vehicle loan or a personal loan of Rupees three million five hundred thousand (Rs.3, 500,000.00) or above from the Bank.</p> <p>(3.2) Has obtained a housing loan of Rupees five million (Rs. 5,000,000) or above from the Bank.</p>
<b>Key Features</b>	<p>(1) Tariff waived off for the following services</p> <p>(1.1) Current Account minimum balance maintaining fee</p> <p>(1.2) Account sweeping facility's set-up fee and monthly fee</p> <p>(1.3) Charges of the standing order facilities</p> <p>(1.4) Credit card joining fee and annual fee</p>

	<p>(1.5) No charges for the ATM withdrawals in any DFCC or Lanka Pay ATMs in Sri Lanka</p> <p>(1.6) Digital Banking facilities</p> <p>    (1.6.1) SMS Alerts on all customer transactions</p> <p>    (1.6.2) e-Statements</p> <p>    (1.6.3) Online Banking facilities</p> <p>    (1.6.4) DFCC One</p> <p>(2) Can open a savings or current account without a minimum balance requirement or with a zero balance.</p> <p>(3) The salary can be remitted to a new or an existing DFCC Savings/Current accounts and benefits of the DFCC Prestige proposition can be enjoyed.</p> <p>(4) Increased POS transaction limit of Rs. 200,000/- and per day ATM withdrawal limit of Rs. 200,000/-</p> <p>(5) Preferential interest rates on Personal Financial facilities</p>
<b>Benefits and Value-Added Services</b>	<p>Prestige customers can use all the benefits and value-added services that are available or to be available in the future and are reviewed periodically by the proposition unit.</p> <p>(1) Numerous tariffs associated with servicing current and service accounts are waived off</p> <p>(2) Special credit card offers from time to time</p> <p>(3) Enhanced POS transaction limit and per day ATM withdrawal limit</p> <p>(4) Preferential interest rates and tailor made repayment plans on Personal Financial Facilities</p>

<b>Procedures to be followed to open the account</b>	<ul style="list-style-type: none"> <li>(1) Customer needs to complete the personal account opening form suitably</li> <li>(2) Duly signed DFCC Prestige terms and conditions</li> <li>(3) Other standard KYC documentation</li> </ul>
<b>Fees and Charges</b>	<a href="https://www.dfcc.lk/interest-rates/">https://www.dfcc.lk/interest-rates/</a>
<b>Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>(1) If an account was opened with zero initial deposit, it should be funded by remitting the salary within 30 days.</li> <li>(2) If the DFCC Prestige customer does not maintain any of the eligibility criteria specified above for a continuous period of 3 months, the customer will be downgraded as per the bank downgrading policy and his/her Prestige status will be detached.</li> <li>(3) Customer has the right to discontinue DFCC Prestige status with written notice to the Bank.</li> <li>(4) If the customer wishes to continue all the facilities/value added services, the customer can do so subject to the standard terms and conditions applicable to the general tariff and charges.</li> <li>(5) Once the Prestige status is removed, the Bank shall without notice deactivate the special Credit and Debit Cards issued. However, such customer may re-apply for an ordinary Debit and Credit Card where the Bank may issue new cards at its discretion.</li> <li>(6) In the event of loan default and the customer is categorized as nonperforming, the customer shall be downgraded thus forfeiting all the other benefits associated with the proposition.</li> <li>(7) If the customer has obtained a loan at a preferential interest rate, upon downgrading the rate will be revised to the prevailing normal interest rate.</li> </ul>

	<p>(8) The Bank shall have the sole and absolute right and discretion to grant, waived off, modify, amend, change, and refuse the services, privileges, and benefits associated with the DFCC Prestige proposition.</p> <p>(9) In addition to the terms and conditions contained herein, customers shall be bound by the general terms and conditions of the bank.</p>
<b>Clarifications and Inquiry on Account Transactions</b>	<p><b>Contact Methods:</b> 24/7 hotline at 0112 350000</p> <p><b>Email:</b> care@dfccbank.com</p> <p>In-Branch assistance at any DFCC location</p> <p><b>Response Time:</b> Within 24 hours</p>
<b>Complaint Handling Procedure</b>	<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</p> <p>Contacting our Call Centre: 0112 350 000</p> <p><b>Financial Ombudsman</b></p> <p>The Financial Ombudsman          No. 01, Bethesda Place, Milagiriya, Colombo 05          Tel: (011) 2 595624          Email: fosril@sltnet.lk          Website: www.financialombudsman.lk</p> <p>The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka  <a href="https://www.cbsl.gov.lk/en/fcrd">https://www.cbsl.gov.lk/en/fcrd</a></p>