

KEY FACTS DOCUMENT

DFCC PINNACLE



Eligibility	<p>The bank shall at its discretion offer the DFCC Pinnacle Proposition to customers who fulfil at least one of the following eligibility criteria:</p> <p>(1) Total Liability Portfolio</p> <p>(1.1) Maintaining deposits in excess of Rupees ten million (Rs. 10, 000,000/-) or its equivalent in any foreign currency in the form of deposits in Savings/Current/Time Deposit accounts.</p> <p>(2) Pinnacle Family Portfolio</p> <p>(2.1) Spouse and children of the DFCC Pinnacle primary account holders are considered members of the “DFCC Pinnacle family”. Spouse and children above 18 years of age should maintain deposits for rupees five million (Rs. 5,000,000/-) or equivalent in FCY in respective accounts and names to be eligible for the Pinnacle Proposition.</p> <p>(2.2) DFCC Pinnacle primary account holder and the Joint Account holder, being an immediate family member, spouse, or child over 18 years of the DFCC Pinnacle primary account holder, to maintain Fifteen Million (Rs. 15,000,000/-) total liability portfolio under joint names in LKR or equivalent in FCY.</p> <p>(3) Pinnacle Asset</p> <p>(3.1) Single Borrower - Asset with mortgage value of Rupees forty million (Rs. 40,000,000/-) or above.</p> <p>(3.2) Joint Borrowers - Asset with mortgage value of Rupees forty million (Rs. 40,000,000/-) or above.</p> <p>(3.3) Individual customers having Margin Trading facilities (MT facility) - Outstanding over Rupees forty million (40,000,000/-)</p> <p>(4) Pinnacle Salary</p> <p>(4.1) Minimum monthly net remuneration of over Rupees five hundred thousand (Rs. 500, 000/-) or equivalent in FCY to be remitted through DFCC Current or Savings account.</p>
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Key Features	<ul style="list-style-type: none"> (1) Tariff waived off for the following services <ul style="list-style-type: none"> (1.1) Current Account minimum balance maintaining fee (1.2) Account sweeping facility's set-up fee and monthly fee (1.3) Charges of the standing order facilities (1.4) Credit card joining fee and annual fee (1.5) No charges for the ATM withdrawals in any DFCC or Lanka Pay ATMs in Sri Lanka (1.6) Digital Banking facilities <ul style="list-style-type: none"> (1.6.1) SMS Alerts on all customer transactions (1.6.2) e-Statements (1.6.3) Online Banking facilities (1.6.4) DFCC One (2) A complementary branded Debit Card issued free of charge for a lifetime (3) Special transaction amounts such as POS - Increased POS transaction limit of Rs. 500,000/- and per day withdrawal limit of Rs. 300,000/- (4) Preferential interest rates on Personal Financial facilities
Benefits and Value-Added Services	<ul style="list-style-type: none"> (1) A dedicated relationship manager or branch manager to serve pinnacle customers (2) Access to a state-of-the-art exclusive Pinnacle Banking Centre for lounge facilities (3) 24x7 dedicated Pinnacle hotline (4) Cakes for birthdays (5) Convenient home banking services through M Teller facility (5) Special credit card offers from time to time <p>The above listed benefits and value-added services are reviewed periodically by the Proposition Unit and are subject to change at the discretion of the management.</p>

Procedures to be followed to open the account	<ul style="list-style-type: none"> (1) Customer needs to complete personal account opening form suitably (2) Duly signed DFCC Pinnacle terms and conditions (3) Other standard KYC documentation
Fees and Charges	https://www.dfcc.lk/interest-rates/
Terms & Conditions	<ul style="list-style-type: none"> (1) The Bank shall at its discretion offer DFCC Pinnacle Services to its Individual customers who shall fulfil any one of the eligibility criteria mentioned above. (2) In the event a DFCC Pinnacle Customer does not maintain any of the eligibility criteria specified above for a continuous period of three (03) months, the customer will be downgraded as per the bank downgrading policy and shall proceed to withdraw the Pinnacle services and Pinnacle status. (3) Customer has the right to discontinue DFCC Pinnacle status with written notice to the Bank. (4) Once the customer's Pinnacle 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. (5) The DFCC Pinnacle family shall enjoy the DFCC Pinnacle services if the DFCC Pinnacle Primary Account Holder is within the eligibility criteria. The renewal shall be subject to the DFCC Pinnacle Primary Account Holder meeting the eligibility criteria mentioned above. (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. (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.

	<p>(8) DFCC Pinnacle Customers are required to provide satisfactory information/documentation for the Bank to conduct customer due diligence from time to time.</p>
Clarifications and Inquiry on Account Transactions	<p>Contact Methods: 24/7 hotline at 0112 350000</p> <p>Email: care@dfccbank.com</p> <p>In-Branch assistance at any DFCC location</p> <p>Response Time: Within 24 hours</p>
Complaint Handling Procedure	<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>Financial Ombudsman</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 https://www.cbsl.gov.lk/en/fcrd</p>