

KEY FACTS DOCUMENT

DFCC SALARY PLUS



Eligibility	<p>(1) Employees in Sri Lanka</p> <p>(1.1) Individual customers with a monthly minimum net salary (basic salary + fixed allowances - all deductions) ranging from Rs. 25,000.00 (Rupees twenty five thousand) to Rs.49, 999.00 (Rupees forty nine thousand nine hundred and ninety nine) should be remitted every month to a current or savings account.</p> <p>(1.2) To be entitled to the Salary Plus proposition, the customers salary can be remitted to his or her existing DFCC current or savings account.</p>
Key Features	<p>(1) Tariff waived off for the following services</p> <p>(1.1) Current Account minimum balance maintaining fee</p> <p>(1.2) Debit card's issuance fee (joining fee)</p> <p>(1.3) Digital Banking facilities</p> <p> (1.3.1) SMS Alerts on all customer transactions</p> <p> (1.3.2) e-Statements</p> <p> (1.3.3) Online Banking facilities</p> <p> (1.3.4) DFCC One</p>
Benefits and Value-Added Services	<p>(1) Numerous tariffs associated with servicing current and service accounts are waived off.</p> <p>(2) A savings or current account can be opened without a minimum balance requirement or with a zero balance.</p> <p>(3) Qualify to apply for Personal loans facilities.</p>

Procedures to be followed to open the account	<p>(1) Duly signed personal account opening form.</p> <p>(2) Duly signed DFCC Salary Plus Terms and Conditions</p> <p>(3) Standard KYC documentation</p>
Fees and Charges	<p>https://www.dfcc.lk/interest-rates/</p>
Terms & Conditions	<p>(1) All the facilities/value added services offered under the DFCC Salary Plus shall be subject to terms and conditions applicable to such facilities/value added services unless specifically waived off under the DFCC Salary Plus proposition.</p> <p>(2) Deposits other than salary remittances can be made to the account as desired. However, cheques to the credit of savings accounts will be only accepted at the sole discretion of the Bank.</p> <p>(3) If an account was opened with zero initial deposit, it should be funded by remitting the salary within 30 calendar days of account opening.</p> <p>(4) If the customer fails to remit the said minimum monthly salary for 3 (three) consecutive months, the Bank may forfeit all the services, privileges and benefits associated with the DFCC Salary Plus proposition.</p> <p>(5) Customer has the right to discontinue DFCC Salary Plus Services with written notice to the Bank.</p> <p>(6) Overdraft, personal loans, and credit card facilities offered to any customer, under the DFCC Salary Partner proposition, shall be subject to the standard credit evaluation and documentation process applicable to the respective facility.</p> <p>(7) In addition to the terms and conditions contained herein, the customer shall be bound by the general terms and conditions of the Bank issued to all account holders at the time of account opening.</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 do not 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</p> <p>No. 01, Bethesda Place, Milagiriya, Colombo 05</p> <p>Tel: (011) 2 595624</p> <p>Email: fosril@sltnet.lk</p> <p>Website: www.financialombudsman.lk</p> <p>The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka</p> <p>https://www.cbsl.gov.lk/en/fcrd</p>