

KEY FACTS DOCUMENT

DFCC SALARY PARTNER



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 Rupees fifty thousand (Rs. 50,000.00) to Rupees one hundred and forty nine thousand nine hundred and ninety nine (Rs. 149, 999.00) should be remitted every month to a current or savings account.</p> <p>(1.2) The customer's 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) Account sweeping facility's set-up fee and monthly fee</p> <p>(1.3) Charges of the standing order facilities.</p> <p>(1.4) Debit card's issuance fee (joining fee) and annual fee</p> <p>(1.5) Credit card joining fee and annual fee</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>
Benefits and Value-Added Services	<p>DFCC Salary Partner customers are entitled to the Salary Partner value-added services and benefits. The proposition unit reviews these benefits periodically.</p> <p>(1) Numerous tariffs associated with servicing current and service accounts are waived off.</p>

	<p>(2) The customer can open a savings or current account without a minimum balance requirement or with a zero balance.</p> <p>(3) Overdraft (OD) facilities are considered after 6 months of consecutive salary remittance. Existing customers who transformed to DFCC salary partner status are eligible to apply for the OD facilities after remitting his or her salary consecutively for six months or more.</p>
Procedures to be followed to open the account	<p>(1) Duly signed personal account opening form</p> <p>(2) Duly signed DFCC Salary Partner 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) 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>(2) 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 Partner proposition.</p> <p>(3) Customer has the right to discontinue DFCC Salary Partner Services with written notice to the Bank.</p> <p>(4) All the facilities/value added services offered under the DFCC Salary Partner shall be subject to terms and conditions applicable to such facilities/value added services unless specifically waived off under the DFCC Salary Partner proposition.</p>

	<p>(5) Overdraft, personal loans, and credit card facilities offered to any customer, under the DFCC Salary Partner proposition, shall be subject to standard credit evaluation and documentation process which is applicable for the respective facility.</p> <p>(6) An overdraft (OD) facility can be obtained after six consecutive months of salary remittance. The OD limit will be two times the net salary remitted, subject to a maximum of Rs. 300,000.00 (rupees three hundred thousand). Existing customers who transformed to DFCC salary partner status are eligible to apply for the OD facilities after remitting his or her salary consecutively for six months or more.</p> <p>(7) Credit cards: maximum card limit is two (2) times the monthly net salary (basic + fixed allowances - all deductions).</p> <p>(8) 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**

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@sltnet.lk

Website: www.financialombudsman.lk

The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka

<https://www.cbsl.gov.lk/en/fcrd>