

# KEY FACTS DOCUMENT

## DFCC GARUSARU ACCOUNT



Eligibility	Individuals above 60 years of age																		
Key Features	Exclusive personalized Garusaru Debit Card & Merchant discounts																		
Benefits and Value-Added Services	<p>Annual medical cash rewards, special discounts on Garusaru Debit Cards</p> <table><tr><th>Garusaru Account Average Balance (LKR)</th><th>Value of Annual Medical Cash Rewards (LKR)</th></tr><tr><td>50,000 to 99,000</td><td>1,000</td></tr><tr><td>100,000 to 199,999</td><td>1,500</td></tr><tr><td>200,000 to 299,999</td><td>2,500</td></tr><tr><td>300,000 to 399,999</td><td>3,500</td></tr><tr><td>400,000 to 499,999</td><td>4,500</td></tr><tr><td>500,000 to 999,999</td><td>6,000</td></tr><tr><td>1,000,000 to 1,999,999</td><td>8,000</td></tr><tr><td>2,000,000 &amp; above</td><td>12,000</td></tr></table>	Garusaru Account Average Balance (LKR)	Value of Annual Medical Cash Rewards (LKR)	50,000 to 99,000	1,000	100,000 to 199,999	1,500	200,000 to 299,999	2,500	300,000 to 399,999	3,500	400,000 to 499,999	4,500	500,000 to 999,999	6,000	1,000,000 to 1,999,999	8,000	2,000,000 & above	12,000
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Procedures to be followed to open the account	Visit the nearest Branch and submit duly completed documents to open the account																		
Fees and Charges	Standard Fees and charges specified in the tariff. Please refer <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>• Individuals above 60 years of age</li> <li>• Eligibility for annual medical cash reward would be after 12 months from the date of account opening and subject to maintenance of minimum average balance of LKR 50,000 for the period of 12 calendar months.</li> </ul> <p>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  <a href="https://www.dfcc.lk/">https://www.dfcc.lk/</a></p>
<b>Clarifications and Inquiry on Account Transactions</b>	<p><b>Contact Methods:</b> 24/7 hotline at 0112 350000  <b>Email:</b> care@dfccbank.com  In-Branch assistance at any DFCC location  <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  Contacting our Call Centre: 0112 350 000</p> <p><b>Financial Ombudsman</b>  The Financial Ombudsman  No. 01, Bethesda Place, Milagiriya, Colombo 05  Tel: (011) 2 595624  Email: fosril@slt.net.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>