

**Key Fact Document (KFD)**  
**Fixed Deposits**  
**Commercial Credit & Finance PLC**

<b>Product</b>	<b>Key Features &amp; Benefits</b>	<b>Interest Rates &amp; Other charges</b>	<b>Procedure to be followed to open the account</b>	<b>Main terms &amp; conditions</b>	<b>Complaint handling procedure</b>
Fixed Deposits	<p>A) Attractive interest rates.</p> <p>B) Senior citizens are entitled to an additional 1% p.a on top of published interest rates.</p> <p>C) Interest can be retrieved monthly, quarterly, bi-annually, annually or at maturity.</p> <p>D) An instant loan up to a maximum of 80% of the deposit.</p> <p>E) In an emergency customers can uplift their FD prematurely, and still earn some interest for the actual duration of the investment at a lower rate determined by the company. (Maximum period of 1 month)</p> <p>F) Eligible deposit liabilities are insured with a compensation up to a maximum of Rs. 300,000 per depositor.</p>	<p>A) Interest rates applicable are displayed at each and every branch Island-wide. Based on the market conditions, our interest are revised from time to time.</p> <p>B) No charges for maintaining a fixed deposit.</p> <p>C) No charges for balance confirmations.</p>	<p>All potential customers are invited to visit either Head Office / City Office or the nearest Branch and discuss about their requirements.</p> <p>After the discussion, company will evaluate and start the process depending upon the customer's requirement.</p> <p>Also, we are providing the door-step service to our customers.</p> <p><b><u>Documents Needed</u></b></p> <p>-Duly completed application form</p> <p>-NIC copy</p> <p>-Billing Proof</p> <p>-Passport for foreign depositors with residential visa.</p>	<p><b><u>Eligibility</u></b></p> <p>A) Sri Lankan citizens over 18 years of age</p> <p>B) Foreign citizens with residential visa or dual citizenship</p> <p>C) Valid identification document (National Identity Card, Passport or Driving License)</p> <p>D) Minimum initial deposit - Rs. 5,000/-</p>	<p>Customers can lodge complaints with regard to our products or services by either;</p> <p>A) Contacting the relevant branch manager</p> <p>B) Contacting our hotline 0112 000 000</p> <p>Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>