

Key Fact Document (KFD)
Savings
Commercial Credit & Finance PLC

Product	Key Features & Benefits	Interest Rates & Other charges	Procedure to be followed to open the account	Main terms & conditions	Complaint handling procedure
Minor Savings	<p>A) Attractive interest rates</p> <p>B) No initial minimum deposit.</p> <p>C) An attractive bonus scheme which is based on the child's age. (For more details, customer can contact our hot-line or visit any branch Island-wide)</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) Interest will be calculated on daily basis and credited at the end of the calendar month.</p> <p>C) No charges for opening and maintaining an account.</p>	<p>Interested customers can visit any of our branches for opening an account.</p> <p>Documents required</p> <p>A) Duly completed application.</p> <p>B) KYC form.</p> <p>C) Condition letter.</p> <p>D) NIC/Valid driving license/Valid passport (copy) of the parent / guardian.</p> <p>E) Copy of the certified birth certificate of the child.</p>	<p>A) Sri Lankan citizen below 18 years of age</p> <p>B) Foreign citizens with residential visa</p> <p>C) If a savings account remains inactive without deposits (with exception to interest credit) or withdrawals for over a period of 24 months, the account will be categorized under the dormant section.</p> <p>D) If a savings account remains inactive without deposits (with exception to interest credit) or withdrawals for over a period of 10 years, the account will be categorized under the abandoned property section.</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>

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General Savings	<p>A) Attractive interest rates</p> <p>B) No initial minimum deposit.</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) Interest will be calculated on daily basis and credited at the end of the calendar month.</p> <p>C) Rs.250/- will be charged for an ATM card.</p> <p>D) No charges for opening and maintaining an account.</p>	<p>Interested customers can visit any of our branches for opening an account.</p> <p>Documents required</p> <p>A) Duly completed application.</p> <p>B) NIC/Valid driving license/Valid passport (copy).</p> <p>C) Billing proof if necessary.</p>	<p>B) Sri Lankan citizen below 18 years of age</p> <p>B) Foreign citizens with residential visa</p> <p>C) If a savings account remains inactive without deposits (with exception to interest credit) or withdrawals for over a period of 24 months, the account will be categorized under the dormant section.</p> <p>D) If a savings account remains inactive without deposits (with exception to interest credit) or withdrawals for over a period of 10 years, the account will be categorized under the abandoned property section</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>