KEY FACTS DOCUMENT

100,150,200,300 and 400 Day Deposit Schemes

Nature of the product	Benefits to the Customer	Initial Deposit and the Fees	Eligibility	Major Terms & Conditions
Days Deposit	• **Attractive interest rates** Please refer to https://www.boc.lk/personal-banking/term-deposits/fixed-deposits/100-200-400-days-investments for the latest interest rate • An Instant loan of up to 90% of the deposit • Available Terms : - 100 Days - 150 Days - 200 Days - 300 Days - 400 Days	• **Initial Deposit** –Minimum Rs.500,000/- • **Account Maintenance Other Charges** Please visit https://www.boc.lk/rates-tariff#general-tariff for the fee amount • **Taxes -** interest shall be subject to the deductions of applicable Advance Income Tax, other taxes (AIT), charges (if any) and statutory levies required by the Government and/or Regulatory Authority of Sri Lanka or by the bank from time to time.	• The account can be opened by - Sri Lankan Residents over 18 years of age - Institutions (associations, corporate bodies etc. duly registered in Sri Lanka - Sri Lankan nationals above 18 years of age resident outside Sri Lanka under an employment visa or job contract **Procedures to be followed to open the account** • Bank's standard account opening forms for Fixed deposits should be completed and submitted to any Branch of the Bank together with – Copy of the National Identity Card (NIC)/ valid Passport where the NIC number is available. – Address verification documents if the resident address differs from NIC – Valid reason for opening account for the customer whose permanent address given in the application is at a location far away from the branch.	• Customer must assign the Days Deposit under lien to the bank when obtaining a cash back facility against the fixed deposit. • Closure of accounts are allowed only at the account opening branch on submission of original Certificate issued at account opening and after verifying the identity of the account holder. • The Original Fixed Deposit certificate must be surrendered at time of uplifting the deposit. • Lost certificates should be reported to the Bank immediately. • Premature withdrawals '100 Day' and '200 Day' Deposits Interest is not paid for pre-mature withdrawals '150 Day', '300 Day', and 400 Day' Deposits Interest will be paid for deposits maintained for a period exceeding 3 months. The interest rate will be based on the interest rate applicable for the completed months under General Fixed Deposits minus 4%.

Deposit insurance coverage /Reporting unauthorized (mistaken) transactions /Dormant Accounts

- Deposit liabilities have been insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board on payment of applicable premium for compensati on up to a maximum of Rs.1,100,000 per depositor
- When an unauthorized/mistaken transaction is identified, it should be immediately reported to the Bank or account maintaining branch.
- If the account has not been activated for a period of one (01) year without any withdrawals/payments, the account will become 'dormant' at the end of one year.
- If there is no evidence that such accounts have been activated for more than 10 years after switching to the dormant category, funds in those accounts will be transferred to the Central Bank of Sri Lanka as abandoned property

Share your feedback with us

- Customers can share their feedback and complaints, if any by following options;
- You can lodge your complements / complaints through our Customer Experience Management Unit. Your requests will be attended to with priority through an automated system.

Phone: +94 11 220 4750 / +94 11 243 5814 Fax: +94 11 243 5815 Email: bocexmgt@boc.lk

Post: Customer Experience Manager, 22nd Floor, BOC Tower, BOC Square, No. 1, Bank of Ceylon Mawatha, Colombo 01.

Contact any of our branches, service unit, or Call Centre

Any concerns/inquiries regarding our products or services can be referred to any of our branches or the Contact Centre. Find your nearest branch via 1975 (Contact Centre)