KEY FACTS DOCUMENT

An-Noor-Corporate-Current Account

Nature of the product	Benefits to the Customer	Initial Deposit and the Fees	Eligibility	Major Terms & Conditioned
Current account	• E-Statements • Internet Banking (inquiry, Debit/ Credit transactions) • Debit Card	• **Initial Deposit** –Rs.250,000/- Under special circumstances the initial deposit requirement can be altered at the discretion of the manager • **Account Closing Charges** –Rs.1,500/- • **Account Maintenance Other Charges** - Monthly service charges - Cheque Return charges - Stop payment charges - Current account statement charges - Issuance of duplicate copies of statements - Cost of cheque books - Preparation of cash orders - Confirmation of account balances - Standing order registration and fund transfers - SMS Alerts charges - ATM Card issuance - ATM withdrawal limit changes - Internet Banking service charges Please visit https://www.boc.lk/rates-tariff#general-tariff for the fee amount • 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.	Corporate entities with an annual turnover of Rs. 1.0 Bn or above **Procedures to be followed to open the account** Bank's special account opening forms for An-Noor Corporate- Current Account should be completed and submitted to any Branch of the Bank together with(if applicable); - Certificate of Incorporation – Copy - Articles of Association – Copy - Form 01 - Registration of a Company – Copy - Form 40 - Re-registration of an existing Company (If applicable) – Copy - Form 20 - Notice of change of Directors/ Secretary & particulars of Director/ Secretary – Copy - Form 13 - Notice of change of Registered Office duly certified by the Registrar of Companies – Copy - Form 15 - Annual Return (If applicable) – Copy - Form 44 - Full Address of the registered/principal office – Copy - Form 45 - List & particulars of the Directors – Copy - Form 46 – List of the names and address of persons resident in Sri Lanka authorized to accept service on behalf of a company incorporated outside Sri Lanka with a place of business established in Sri Lanka - Certificate to Commence Business (for Public Quoted Companies) – Copy - Registration with Relevant Authority (to open Exporters Foreign Currency Account) - Latest Audited Financial Statements - Resolution of the Board of Directors on Opening of the Account – Certified Copy(11) - Signature Cards of Authorized Signatories - TIN Certificate - NIC/ Passport of Directors – Copies - Customer Registration Application For the UBO/s associated with the account with copies of NIC. - Copy of the Form I 3 - Notice of change of Registered Address issued by the Registrar of Companies and duly certified by the Company Secretary/Director (Required only if the address in the application differs from the address in Form 0l (Registration of a new company) or Form 40 (Registration of an existing company) under the Companies Act No. 07 of 2007.)	• Refer Monthly service charges for Initial deposit and minimum average balance to be maintained. • Must maintain adequate funds prior to issuing of cheques. • The Bank reserves the right to act or close the account due to unsatisfactory conduct of the account. • **Overdraft facilities shall not be granted to customers under any circumstances.** • In the event the account does not have sufficient funds to cover the account related bank charges such as service charges, stop payment charges and, cheque return charges etc., the account may be overdrawn with an amount equivalent to the due bank charges. • Interest shall not be charged for such overdrawn amount, in compliance with the Islamic Banking principles. • Customer is required to visit the branch or the bank's website for updated tariffs, fees and other charges. • Bank of Ceylon holds the authority to change add or revise all conditions and facilities offered for the account.

Reporting unauthorized 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 compensation up to a maximum of Rs.1,100,000 per depositor
- When an unauthorized 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, funds in those accounts will be transferred to the Central Bank of Sri Lanka as abandoned property.

Customers can share their feedback and complaints, if any by following options;

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)