KEY FACTS DOCUMENT

An-Noor Personal - Trade Current Account

Nature of the product	Benefits to the Customer	Initial Deposit and the Fees	Eligibility	Major Terms & Conditioned
Current account	• E--Statements • SMS Alert facility • internet Banking (inquiry, Debit/ Credit transactions) • Debit Card • Smart Pay (inquiry, Debit/Credit transactions) • Smart Passbook	• **Initial Deposit** –Rs.7500/- 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.	• Sri Lankan resident individuals in the age of I8years or above who operates a micro scale business without a Business Registration at the time of opening the account (Personal Current Accounts opened for micro scale business purposes, which does not carry a business name). • Accounts shall be opened as 'Single'or'Joint'. **Procedures to be followed to open the account** Bank's special account opening forms for An-Noor Personal-Trade Current Account should be completed and submitted to any Branch of the Bank together with; - Copy of the National Identity Card (NIC)/ valid Passport - Address verification documents if the resident address differs from NIC	• 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, interest rates 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.

Share your feedback with us

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

- You can lodge your complements

  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)