KEY FACT DOCUMENT

Flexi Investor

Nature of the product	Benefits to the Customer	Initial Deposit and the Fees	Eligibility	Major Terms & Conditioned
A goal-based investment account offered to achieve customer targets in the way you desire.	• Flexibility to set your own investment plan based on the goal, tenure and the affordable deposit. • Wide range of investment options • Attractive Interest Rates Please refer to https://www.boc.lk/rates-tariff#rupee-deposit-rates for the latest interest rate • No penalty for missed deposits • Easy tracking via digital channels	• **Initial Deposit** – It depends on the selected Flexi Investor investment plan. • **Account Maintenance and 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 in the age of 18 years or above – Sri Lankan non-residents employed abroad (excluding emigrants) in the age of 18 years or above ✓ Maintaining a Savings or Current account in LKR (Source Account) with the Bank is a prerequisite for initial funding and to transfer the maturity proceeds of BOC Flexi investor account. ✓ At maturity. these accounts get automatically closed and funds are transferred to the source account. ✓ Joint Accounts are permitted with parties under the same category of Resident or Non-Resident. **Procedures to be followed to open the account** ✓ Use **'BOC Flexi Investor Calculator'** available on BOC Website to calculate the required monthly installment/ lump sum payment to achieve the desired goal (maturity amount). ✓ Account opening requests shall be submitted through **'Apply Online'** in Bank's website. BOC Flexi Investor Account Opening Application Documents required; **For Residents** ✓ A copy of National Identity Card (NIC)' ✓ A copy of address verification document. (Required only if the address in the application differs from the address in NIC). **For Non-Residents** ✓ Copy of the Applicant's passport Bio Page ✓ Copy of Valid Visa or Documentary evidence to ascertain the employment - Valid reason for opening account for the customer whose permanent address given in the application is at a location far away from the branch.	- Advances against the accumulated deposit balance allowed, only for accounts opened under fixed interest rate. - Refer the account opening application for all terms and conditions associated with the product. - Normal Savings Interest rate is applied for premature withdrawal

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 compensation 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, 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)