KEY FACTS DOCUMENT

BOC My Health Special Savings Account

Nature of the Product	Benefits to the Customer	Initial Deposit and the Fees	Eligibility	Major Terms & Conditioned
Health Savings Account	• **Interest Rate** Normal savings rate. Please refer to https://www.boc.lk/rates-tariff#rupee-deposit-rates for the latest interest rate • **No-Claim' Bonus** (25% bonus at present) on the annual interest earned, paid at the end of each year, for accounts with no withdrawals during the particular year. • **Surgical and Hospitalization Expenses Insurance Cover** BOC 'My Health' special savings account should carry a minimum balance of Rs. 250,000/- for a continuous period of 12 months immediately prior to the date of incident. Eligible age – At account opening -l8-60 years of age Eligible age - At the time of claim 19-70 years of age Covers available Surgical/Hospitalization of account holder in Government or Private hospital due to; i. Accidents ii. Following critical illnesses- Kidney failure Cancer Brain Turnor Stroke Leukemia Appendicitis Hernia Coma Parkinson Dementia Paralysis Major Organ Transplant Heart disease - Coronary artery surgery(By Pass), heart valve surgery, Angioplasty Insurance Amount-Up to an annual Overall Limit of Rs. 250,000/- per year per customer Benefits i .Per Day Cover Rs. 5,000/ per day, subject to the Annual Overall Limit (Rs. 250,000/-), irrespective of Government or Private Hospitalization (Subject to maximum No. of days/time imposed by the Insurance Company.) OR ii. Bill Reimbursement Facility Up to an Annual Overall Limit of R.s. 250,000/- (Subject to maximum room charges per day of Rs.5,000/- and item wise maximum limits imposed by Insurance company. • **Health Checkup Reimbursement Facility** A Health Checkup reimbursement facility is provided to the account holder, reimbursing the expenses incurred by the accountholder for his4rer health tests, as per below criteria. - Eligibility- BOC 'My Health' Savings accounts maintaining a minimum balance of Rs.500.000/- for a continuous period of 12 months at the time of claim. - Eligible Tests- health checkups/ Medical Test conducted in the name of the account holder - Amount reimbursed - Maximum of Rs.12.500/- per account holder during a period of l2 months. - Required Documents (completed documents to be submitted to the Bank) Request Form for Health Checkup Reimbursement Doctor's prescription in the name of the accountholder for the health Checkup /Test Original bill/s in the name of the accountholder	• **Initial Deposit** - Rs.1,500/- • A fee of **Rs.35 per month** is charged if the minimum monthly average balance in the account falls below Rs. 500/- • **Account Closing Charges** –Rs.500/- • **Account Maintenance and Other Charges** - ATM Card issuance - Physical statements - Issuance of duplicate passbook - Confirmation of account balances - Standing order registration and fund transfers - SMS Alerts charges - ATM withdrawal limit changes - Internet Banking service 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. - Multiple accounts cannot be opened under this scheme by the same customer. - Only individual accounts can be opened. Joint Accounts not permitted. **Procedures to be followed to open the account** - Bank's standard account opening forms for Savings should be completed and submitted to any Branch of the Bank together with - Consent for the Terms and Conditions applicable for BOC 'My Health' Savings account. - 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.	- To receive the special benefits, (ex: insurance, Bonus etc.), the account holder should fulfill the required criteria such as the account balance/deposit, deposit period, age limit etc. decided by the Bank from time to time - The bonus rate may vary from time to time at the discretion of the Bank and such amendments are applicable to all existing and new accounts from the date on which such changes become effective. - The bonus amount can be withdrawn by the account holder during the subsequent year and is not considered as a withdrawal (up to the bonus amount) for calculating the no-claim bonus in the subsequent period. - Insurance claims should be made only for accidents or critical illnesses mentioned above and not eligible for prolonged or congenial diseases or for any other diseases. - The insurance claims are subject to the terms and conditions imposed by the Insurance Company. - Insurance cover is valid for treatments obtained within Sri Lanka. - single reimbursement claim is eligible per account holder during the 12months period - Reimbursements should be made within a period of three months from the date of the bill. - The required minimum balance, eligibility criteria and benefits may be amended time to time at the discretion of the Bank. - Refer the account opening application for all terms and conditions associated with the product.

	• Branded Debit Card for transactions. • Special discount offers at healthcare/medical related merchants as declared by Bank from time to time • Instant financial assistance via BOC Credit Cards to make urgent hospital/medical payments in case of non-sufficient funds in BOC 'My Health' special savings account. The account holder needs to contact BOC Contact Centre to avail this facility. • Free consultancy clinics/ health awareness programs conducted periodically *conditions can be changed time to time at the discretion of the Bank			

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 **Website:** https://www.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)

Classification: Internal