KEY FACTS DOCUMENTS

Personal Foreign Currency Account (PFCA)				
Nature of the Product	**Benefits to the Customer***	**Initial Deposit and the Fees**	**Eligibility**	**Major Terms & Conditions**
Savings Current & Fixed Deposits	• **Interest Rate** Please refer https://www.boc.lk/rates-tariff#foreign-currency-deposit-rates for the latest interest rates • **Life Insurance Scheme** up to Rs. 1,000,000/- based on the account balance • **Permanent disability due to accident** up to Rs. 500,000/- based on the permanent disablement & AC balance • **Baggage insurance cover** up to LKR 50,000/- for loss of baggage of AC holder when engaged in foreign travel by air • **International Visa debit card with zero joining fee.** • **Higher exchange rates when converting to Sri Lanka Rupees** • **No commissions for credit to account** • **E banking Facility** • **Instant loan facilities against PFCA Balance** *Conditions Apply	• No initial deposit • No minimum balance required • AC closing charges – USD 5/-	• Sri Lankan nationals • An individual of Sri Lankan origin resident outside Sri Lanka • A non-national resident in Sri Lanka • A non-national either on temporary visit to Sri Lanka or intend to visit Sri Lanka • An administrator or executor of the estate of a deceased PFCA holder (until the completion of the administration of the deceased person's estate) **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, • Copy of the Passport • Copy of the address verifications document if the resident address differs from NIC • Valid reason for opening account for	• Life Insurance scheme/Personal accident cover/Baggage Insurance cover shall be applicable only for the Sri Lankan Nationals aged between 18-70 years who maintain minimum balance of USD 250/- or equivalent in PFCA for 06 consecutive months prior to the incident) • Refer the account opening application for all other terms and conditions associated with the product.

			the customer whose permanent address given in the application is at a location far away from the branch • Copy of the VISA/Employment Contract/Pay Sheet	

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 **E mail :** 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, services 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)