KEY FACTS DOCUMENT

BOC e-Thuru Green Savings Account

Nature of the Product	Benefits to the Customer	Initial Deposit and the Fees	Eligibility	Major Terms & Conditions
Green Savings account	• **Interest Rate :** interest rate is 1.5% p.a at present (Interest rate for this account is variable par with the Normal Savings interest rate) Please refer to https://www.boc.lk/rates-tariff#rupee-deposit-rates for the latest interest rate • **A Green Certificate** is issued at the time of opening the account recognizing the contribution towards sustainability initiatives. • Consideration for concessionary rates of interest on BOC funded Sustainable Loan schemes • The deposits are invested in sustainable financing schemes. • E-statements • Free SMS alert facility	• **Initial Deposit** – Personal : Rs.l,500 Non Personal : Rs. 10.000 • **Service charges –** Personal : A fee of **Rs.35 per month** is charged if the minimum monthly average balance in the account falls below Rs. 1,500/- Non Personal : A fee of **Rs.35 per month** is charged if the minimum monthly average balance in the account falls below Rs. 10,000/- • **Account Closing Charges** – Personal : Rs.500/- Non Personal : Rs.500/- • **Account Maintenance and Other Charges** - Physical statements - Confirmation of account balances - Standing order registration and fund transfers - 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.	• Personal: Sri Lankan resident individuals above l8 years of age. Individual and Joint accounts are permitted. • Non Personal: Institutions duly registered in Sri Lanka (Associations, Companies etc.) **Procedures to be followed to open the account** • Personal : Bank's standard account opening forms for Savings 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 - Valid reason for opening account for the customer whose permanent address given in the application is at a location far away from the branch. • Non Personal: Account opening application and required supporting documents should be submitted based on the type of the institution. in accordance with the prevailing guidelines of the Bank (Registration documents. Resolution. Owner's details etc.)	- Advances against the deposit amount. for the purpose of sustainable Development/green financing initiatives are permitted. - ATM Cards and Savings Passbook is not issued - Refer the account opening application for all terms and conditions associated with the product.

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)