BANK OF CEYLON
Bankers to the Nation

ACCOUNT OPENING APPLICATION

PERSONAL / JOINT

DOMESTIC / FOREIGN CURRENCY

The Manager, Bank of Ceylon: _____

Please open an Individual/ Joint account as per details provided by me/us

Bank use only

A/C No.		Approved by
CIF 1		
CIF 2		Manager
Ref. No.		

Select Account Type (Mark ✓ in the selected box)

Current Account	Savings Account		Foreign Currency Account	Currency Type	
☐ Personal	☐ Regular	☐ Senior Citizens	☐ PFC	☐ USD	☐ AUD
☐ Prestige Plus	☐ 18+	☐ Kantha Ran Ginum	☐ BFC	☐ GBP	☐ JPY
☐ _____	☐ Ran Ulpatha	☐ Other _____	☐ Other _____	☐ EUR	☐ _____

Basic Information	**Applicant 1**	**Applicant 2**
Name with Initials		
NIC No. *(Passport for Foreign Nationals)* *(A copy should be attached hereto)*		

To be filled by Existing Customers - *to update previously submitted information (If any changes available only)*

Mobile Phone No.		
Email Address		
Residential Status	☐ Sri Lanka ☐ Other (Specify) _____	☐ Sri Lanka ☐ Other (Specify) _____
Tax Identification Number	_____	_____

Account Related Information				
Online Banking[1]	☐ Yes	☐ No	☐ Yes	☐ No
Debit Card[1]	☐ Yes	☐ No	☐ Yes	☐ No
	☐ Link to Existing Card	☐ Apply for a New Card	☐ Link to Existing Card	☐ Apply for a New Card
	Card No.			
Cardless Withdrawal[1]	☐ Yes	☐ No	☐ Yes	☐ No
	☐ Own Account-LKR	☐ Third party Fund Transfer - LKR	☐ Own Account - LKR	☐ Third party Fund Transfer -LKR
Agent Banking[1]	☐ Yes	☐ No	☐ Yes	☐ No
SMS Alerts	☐ Yes	☐ No	☐ Yes	☐ No
	☐ All Credits	☐ All Debits OR	☐ Debit Card Transactions only	

*1. For Joint AC's – Online banking, Debit cards, Cardless withdrawal and Agent Banking Service (BOC Connect) will be available only for accounts with operating instructions with **Either of us** OR **Anyone***

Permanent Address/ Mailing Address *(If differs from Primary Applicant's Permanent Address)*

Postal Code

Account Statement type *(Current/ Foreign Currency/ Savings Accounts only)*

☐ Printed ☐ E-Statement

Account Statement Frequency *(Current/ Foreign Currency Accounts only)*

☐ Monthly ☐ Weekly ☐ Daily

Name to be appeared on Cheque book (for Current AC's only)

Other Information

Purpose of Opening the Account & Usage	☐ Business Transactions	☐ Employment/Professional Income	☐ Loan Repayment/Bill Payment	
	☐ Remittances	☐ Share Transactions/ Investments	☐ Savings	
	☐ Social/Charity work	☐ Upkeep of Family/ Person	☐ Other (Specify) _____	
Anticipated Volumes per month (in LKR)	☐ Less than 100,000	☐ 100,000 - 500,000	☐ 500,000 - 1,000,000	☐ 1,000,000 – 2,000,000
	☐ 2,000,000 – 3,000,000	☐ 3,000,000 – 5,000,000	☐ Above 5,000,000	
Expected Mode/s of Transactions	☐ Cash	☐ Cheque	☐ Fund Transfers	☐ Inward Remittances
Source of Earnings				
Expected type of counterparties (If applicable)				

Are you a US Person under the Foreign Account Tax Compliance Act (FATCA) of the US? ☐ Yes[2] ☐ No

2. If yes please submit FATCA declaration

Operating Instructions for Joint Accounts

We hereby authorize you to act on instruction given by **Either of us / Both / Anyone / All (*Please delete inapplicable word)*** relating to this account. In the event of the death of anyone of us the balance at credit of the account will be payable to the survivor/s without reference to the representatives of the deceased.

Declaration

- Having duly read and understood the terms and conditions applicable to this account I / We agree to comply with and to be bound by such terms and conditions, the rules of the bank governing the conduct of this Account and other services including Debit card; Internet & Mobile banking; E-statements, SMS alerts; Cardless cash withdrawal; Agent Banking Service (BOC Connect) & Standing Orders. I/ We acknowledge the receipt of a copy of the Terms and conditions governing the above facilities.
- Further, I/We hereby agree to the general terms and conditions of the Bank applicable for depositors and agree to abide by the same. We understand that the said terms are subject to revision from time to time and agree to keep ourselves updated of such changes and be bound by the terms as are in force from time to time.
- Having duly read and understood the terms and conditions of this account, I / We agree to comply with and to be bound by such terms and conditions and the rules of the bank governing the conduct of this Account and other services including Debit card; Internet & Mobile banking; Mobile App; SMS alerts; Cardless cash withdrawal; Agent Banking Service (BOC Connect) & E-statements. I/ We acknowledge the receipt of a copy of the Terms and conditions governing the above facilities
- In the event if I/We become a US Person under the Foreign Account Tax Compliance Act (FATCA) of US. I/We do hereby undertake to inform the said fact to the bank immediately
- In the event of foreign currency account, I / We agree to comply with and to be bound by the Directions, Regulations, Circulars and Guidelines on Foreign Exchange issued by the Central Bank of Sri Lanka from time to time.
- I/we hereby grant my/our consent to receive promotional massages pertaining to other products and services of the bank. And I am/ We are aware that I/we can withdraw my/our consent at any time and shall inform the bank in writing to discontinue this facility in such event.
- **Marketing/ Promotional Communication (Please tick the relevant box)**

  ☐ I/we hereby grant my/our consent to receive promotional messages pertaining to other products and services of the bank via sms / email/ phone calls and other channels. I am/we are aware that i/we can withdraw my/our consent at any time and shall inform the bank in writing to discontinue this facility in such event

  ☐ I/we do not wish to receive any marketing/promotional communications.

Applicant 1 Signature		Applicant 2 Signature	
Date	D D M M Y Y Y Y	Date	D D M M Y Y Y Y

Nomination (Savings Account only) ☐ Yes ☐ No *(Cross out the section)*

	Nominee 1	Nominee 2
Full Name of Nominee		
Address of Nominee		
NIC/Passport No.	Payment %	Payment %

I / We do hereby nominate the above named as my/our nominee/s to receive all monies lying in the account on my/our death subject to the provisions of Section 14 of Bank of Ceylon Ordinance. We are aware in the event of the death of any one of joint account holders the nomination becomes invalid.

Signatures:

Applicant 1 ..... Date .....

Applicant 2 ..... Date .....

Witness:

Name of the Bank Officer .....

Address .....

Signature .....

Introduction (For Current Accounts / Cheque Deposit Saving Accounts only)

I am well acquainted with _____ whose signature/s appear overleaf and his/her/their signature/s was/were affixed in my presence. I certify that he/she/they is/are suitable person/s to open and maintain a Current/Savings Account with Bank of Ceylon.

Name & Designation*: .....

Address: .....

Current Account No: .....

Date: .....

Signature (Place Seal if available)

Bank use only: Verified by

**Any persons acceptable to the bank, but not limited to existing current account customers, Government officials and Others*

Funding using Existing A/C* ☐ **Yes**[3] ☐ **No** *(Cross out the section)*

3.Both Accounts should be in the same Currency

Debit [Currency & Amount] from my Savings/ Current Account bearing number [ ][ ][ ][ ][ ][ ][ ][ ] to fund this new Account

** Existing account to be debited one time to make the initial deposit to the New Account*

Declaration by Joint Account Holder/s for issuing Debit Card/ Internet Banking Facilities/ Agent Banking Service / Cardless withdrawal facility

I / We have no objections in giving Debit card / Internet banking facilities/ Cardless withdrawal facility to

Mr/ Ms _____

Declaration for Electronic Fund Transfer Cards (To: Director, Department of Foreign Exchange, Central Bank of Sri Lanka)

(To be filled by the Applicant/s to obtain foreign exchange against Debit or any other Electronic Fund Transfer Card [EFTC).

I / We _____ (Applicant/ 1), _____ (Applicant 2), declare that all the details given above by me/us on this form are true and correct. I/We hereby confirm that I/We am/are aware of the conditions imposed under the provision of the Foreign Exchange Act, No. 12 of 2017 (the Act) on Electronic Fund Transfer Cards (EFTC) subject to which the card may be used for transactions in foreign exchange and I/we hereby undertake to abide by the said conditions. I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card/s issued to me/us as the Bank of Ceylon may require for the purpose of the Act. I/We am/are aware that the Authorised Dealer (bank) is required to suspend availability of foreign exchange on EFTC if reasonable ground exists to suspect that unauthorised foreign exchange transactions are being carried out on the EFTC issued to me/us and report the matter to the Director, Department of Foreign Exchange I/ We also affirm that I/ We undertake to surrender the EFTCs to the bank, if I/ We migrate or leave Sri Lanka for permanent residence or employment abroad, as applicable. Further, I/we also agreed to notify my/our change in residential status to the bank, if any, accordingly.

Applicant 1 Signature ..... Applicant 2 Signature .....

Bank use only

Declaration for Electronic Fund Transfer Cards

I_____ (Name of the officer) as the Authorised Officer have carefully examined the information together with relevant documents submitted by the applicant/s and satisfied with the bona-fide of these information and documents. I undertake to exercise due diligence on the transactions carried out by the cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable ground exists to suspect that unauthorised foreign exchange transactions are being carried out on the EFTC in violation of the undertaking and to bring the matter to the notice of the Director, Department of Foreign Exchange.

Any other remarks

Declaration of the Authorized Officer

I have carefully examined the above information together with the relevant documents submitted by the customer and satisfied myself that the said information and documents are in conformity with the Financial Transaction Reporting Act No 6 of 2006 and the Internal Policies & circulars of the Bank. Further I have updated the CIF according to the information.

Date [ ] PF Number [ ] Signature [ ]

Acknowledgement – I/We have received the following

Savings Account Passbook ☐ Yes ☐ No Internet banking (Login & PIN) ☐ Yes ☐ No Debit Card & PIN ☐ Yes ☐ NO

Applicants' Signatures: 1……. 2…….

Date:…….

TERMS & CONDITIONS - For Personal Current & Savings Accounts

DEBIT CARDS

1. The BOC Debit Card shall at all times remain the property of Bank of Ceylon and shall be returned to the Bank unconditionally and immediately upon the Bank's request.
2. BOC Debit Card is for my/our own personal use only. It is not transferable. It shall not be used for any purpose other than for transactions designated by the Bank.
3. I/We shall keep my/our personal Identification Number/s (PIN) strictly confidential and undertake not to reveal such number/s to any person at any time or under any circumstances. In respect of "BOC Debit Card PIN" shall mean the original Personal Identification Number confidentially generated for me/us by the Bank and any substitution effected by me/us.
4. I/We shall accept full responsibility for all transactions processed or effected by the use of the BOC Debit Card/s howsoever effected.
5. I/We hereby authorize the bank to debit my/our account with the amount of any withdrawal/transfer payment made by the use of the BOC Debit Card/s.
6. I/We further authorize the bank to debit my/our account with all charges relating to transactions made internationally through BOC Debit Card/s and/or through any Local Network including the Bank's network, wherever applicable and also with any other liabilities inclusive of legal fee or other statutory charges if any, relating to the use of BOC Debit Card/s.
7. If the account is a joint account, we shall be jointly and severally liable for all transactions arising from the use of the BOC Debit Card/s.
8. I/We shall accept the Bank's records and statements of all transactions processed by the BOC Debit Card/s as conclusive and binding on me/us for all purposes.
9. If the BOC Debit Card/s obtained by me/us is/are stolen or lost I/we shall notify the Bank immediately and I/we shall also give a written confirmation to the Bank. I/we shall not hold the Bank liable for any loss incurred by the use of the BOC Debit Card/s which is/are lost, stolen or used without my/our authority.
10. The use of the BOC Debit Card shall be subject to the Bank's prevailing rules, regulations and any terms and conditions governing all services, facilities and transactions covered by the BOC Debit Card or otherwise.
11. The Bank shall have the full discretion to cancel, withdraw or refuse to renew the BOC Debit Card without any prior notice or any reasons given to me/us in case of any violation of terms and conditions referred to herein. In the event that I/We decide to terminate the use of the BOC Debit Card, I/We shall give the Bank not less than 7 days prior notice in writing and forthwith return the BOC Debit Card and obtain a valid receipt thereof.
12. All replacements and renewals of the BOC Debit Card shall be subject to the terms and conditions, which are in force.
13. The Bank will not be responsible for the card not being honoured for any reason what so ever.
14. I/We agree to keep evidence in respect of withdrawal of foreign currencies using a debit card.
15. I/we agree not to use the BOC Debit Card/s Overseas to purchase goods in commercial quantities and for transfer of capital out of Sri Lanka. I/We agree to be liable for all charges arising from the card/s issued to me/us and indemnify the Bank from any losses if incurred.
16. I/we agree not to use the card non-complying to the applicable laws of Sri Lanka and I/we are aware that the card should be operated in accordance with the Directions, Regulations, Circulars and Guidelines on Foreign Exchange Act No 12. of 2017, Payment and Settlement Systems Act No 28 of 2005 (as may be amended from time to time) and any other regulation that may come in to operation from time to time.

SMS ALERTS

1. The Bank is not liable or responsible or accountable in any way whatsoever for any loss or damage howsoever arising out of any malfunction or technical failure of this alert service,
2. The Bank is not liable for any failure to perform its obligations under this arrangement, any failure of any machine, computer system, transmission link, delay in data processing due to any industrial dispute or to anything beyond control of the Bank, and its employees and on any other failure or any fault of the mobile phone.
3. The use of SMS Alert facility shall be subject to the Bank's prevailing rules and regulations and/or any terms and conditions including applicable charges governing such services and/or facilities and/or transactions,
4. SMS alert deemed to be received by me/us when the Bank sends the SMS,
5. The Bank may cancel, withdraw or discontinue the SMS Alert facility with prior notice to the Applicant via official channels. The Bank may terminate the service, for any reason including limitation inactivity, violation of terms & conditions of services or other policies that the Bank may establish from time to time. Upon termination of the services, I/We shall remain liable for all payment transactions I/we have incurred. Upon termination the bank has the right to prohibit my/our access to the service.
6. I/We agree to assure the secrecy of all information furnished to me/us and further agree that the bank is not responsible for any matter arising over this information received, read or seen by any third party through the mobile phone.
7. If the mobile phone is stolen/lost/transferred or the number is changed, I/we agree to notify the bank immediately and the facility to that Mobile would be terminated thereafter.
8. The Bank shall not be responsible for any loss or damage incurred by me/us as a result of using this facility and the bank is indemnified by me /us against all actions, liabilities, suits, claims, losses, damages, costs and expenses,
9. I/We hereby agree to receive SMS alerts for debits and credit information for my/our mobile numbers. However, I/We grant consent to register a mobile number as agreed in the application to obtain other related facilities of this account.

INTERNET & MOBLIE BANKING

1. THE SERVICE

1.1 Bank of Ceylon (hereinafter referred to as the 'Bank') shall provide subject to these Terms and Conditions online services and facility (hereinafter referred to as "BOC Internet & Mobile Banking Facility and BOC Mobile apps") through www.boc.lk or mobile application available in App Store/Play Store/Windows Store established, operated and/or maintained by or on behalf of the Bank.

2. USER NAME, PASSWORD INFORMATION & ONE TIME PASSWORD

2.1 I/We shall follow the guidance provided by the Bank online in designating the user identification code (the 'User ID') and the password (the 'Password') for identifying me/us for the purposes of the services in BOC Internet & Mobile Banking Facility and BOC Mobile apps. Password shall mean the original Password confidentially generated by the Bank and/or subsequent password/s generated and issued to me/us by the Bank and/or the password/s created by me/us.

2.2 The Bank may in its sole discretion require me/us to use a One-Time Password (OTP), which shall be transmitted through the short message service ("SMS") by the Bank to my/our registered mobile number, for transactions that require such OTP for authentication purpose. I/We agree to input the OTP wherever and whenever applicable. I/We acknowledge and agree that I/we are responsible for the security of each mobile phone/number or other electronic devices used to receive SMS sent by the Bank. It is my/our responsibility to ensure that all electronic devices and SMS are kept confidential and secure.

2.3 I/We shall act in good faith, exercise reasonable care and diligence in keeping the User ID, the Password, the electronic device/s, the One-Time Password and Security Questions and the answers thereto in secrecy. At no time and under no circumstances I /we shall disclose the User ID, the Password or the One-Time Password, Security Questions and the answers thereto to any other person or permit the security device to come into the possession or control of any other person.

2.4 I/We agree to provide the Bank the username and authentication using the One- Time Password and complete the Password Reset Questions in order to unlock user ID, retrieve user ID and reset the Password online (OLR).

2.5 I/We shall be fully responsible for any accidental or unauthorized disclosure of the User ID, the Password and/or the One- Time Password or Security Questions and the answers thereto to any other person and shall bear the risks of the User ID, the Password, the One- Time Password or the Security Device being used by unauthorized persons or for unauthorized purposes.

2.6 Upon notice or suspicion of the User ID and/or the Passwords being disclosed to any unauthorized person or any unauthorized use of the services being made, I/ we shall notify the Bank in person as soon as practicable or by telephone at such telephone number(s) as the Bank may from time to time prescribe (and the Bank may ask me/us to confirm in writing any details given) and, until the Bank's actual receipt of such notification, I/ we shall remain responsible for all transactions made by the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps by unauthorized persons or for unauthorized purposes.

3. TRANSACTIONS VIA BOC INTERNET & MOBILE BANKING FACILITY AND BOC MOBILE APPS

3.1 By completing BOC Internet & Mobile Banking Facility and BOC Mobile apps application Form, I/we give my/our authority to accept and/or to act upon any instructions or messages received by the Bank through BOC Internet & Mobile Banking Facility and BOC Mobile apps which comes from me/us and which are authenticated in the way (if any) described in the User Documentation accompanied by the Password/s issued to me/us.

3.2 I/We agree to perform BOC Internet & Mobile Banking Facility and BOC Mobile apps operations through the official web site www.boc.lk or App Store/Play Store/ Windows Store and use of specific menu options available therein.

3.3 I/We do provide data, information, instructions and messages at my/our own risk. I/We will ensure that all data transmitted to the Bank for or in connection with BOC Internet & Mobile Banking Facility and BOC Mobile apps is correct and complete. I/We will let the Bank know immediately about any errors, discrepancies or omissions.

3.4 I/We shall jointly and severally accept full responsibility for all transactions processed or effected by the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps howsoever effected and the I/we further agree that the Bank is not responsible in any manner for the transactions processed or effected by me/us by the use of BOC Internet & mobile Banking Facility and BOC Mobile apps.

3.5 I/We shall jointly and severally accept full responsibility for all documents including but not limited to all applications, forms, Letters of Set off, Letters of Indemnity executed or processed by the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps.

3.6 I/We do hereby authorize the Bank to debit my/our account/s (existing at the time of this application or opened by me subsequently) with the amount of any transaction made by the use of the BOC Internet & Mobile Banking Facility and

BOC Mobile apps with or without the knowledge or any further authority by me/us.

3.7 I/We agree that at no time will I/we attempt to effect transactions executed through BOC Internet & Mobile Banking Facility and BOC Mobile apps unless sufficient funds are available in my/our account/s. I/We agree that transactions scheduled for future date will be executed by the Bank only if sufficient funds are available in the account/s on the relevant date/s and further agree that the Bank is under no obligation to honour payment instructions unless there are sufficient funds in the designated account/s at the time of receiving the payment instructions and /or at the time such payments fall due.

3.8 I/We agree that some requests/instructions given by me/us are subject to authorization by officer/s of the Bank, and therefore may not be immediately and automatically effected. I/We further agree that the Bank reserves the right to allow or disable such requests at its discretion without notice to me/us.

3.9 I/We agree that when the Bank makes a payment on behalf of me/us the Bank is not acting as my/our agent or agent of the Biller to whom that payment is directed.

3.10 I/We agree and authorize the Bank, at its discretion to record by whatever means the transactions which are effected via BOC Internet & Mobile Banking Facility and BOC Mobile apps by me/us and that such records may be used by the Bank for the purpose of, amongst other things, establishing or verifying that a particular transaction was effected through the use of authorized User ID and Passwords.

3.11 I/We shall accept that Bank's records and statements of all transactions processed by the use of the BOC Internet & Mobile Banking Facility and BOC Mobile apps as conclusive and binding on me/us for all purposes.

3.12 I/We acknowledge that if I/ we apply for Debit Card, Credit Card, loan or any other product or service electronically through my/our BOC Internet & Mobile Banking Facility and BOC Mobile apps access, the Bank will accept such documents including but not limited to applications, forms, Letters of setoff and Letters of Indemnity as originating from me/us and as legally valid, and if such documents is approved by the Bank and the requested card, product, loan or service is offered, the Terms and Conditions governing the use of such respective card, product, loan or service will be valid and binding upon me/us.

4. REFUNDS

I/We agree that the Bank is only a facilitator in making payments to the merchants and the Bank cannot and does not take any responsibility or liability for any refunds related to non-delivery of items, which should be taken up with the merchant concerned.

5. RESPONSIBILITIES FOR SECURITY

5.1 I/We am/are aware that it is my/our responsibility to obtain and maintain any equipment, which may be necessary for using BOC Internet & Mobile Banking Facility and BOC Mobile apps, in proper working condition and with adequate safeguards against malicious threats to such equipment or to BOC Internet & Mobile Banking Facility and BOC Mobile apps.

5.2 I/We undertake to access BOC Internet & Mobile Banking Facility and BOC Mobile apps only through the link provided in Bank's official website www.boc.lk or App Store/Play Store/ Windows Store and not to access same using any other link.

5.3 I/We undertake not to access BOC Internet & Mobile Banking Facility and BOC Mobile apps using defective or insecure equipment, or by any manner, which might adversely affect BOC Internet & Mobile Banking Facility and BOC Mobile apps.

5.4 I/We do hereby agree to the change, from time to time the Password/s, User ID assigned to me/us.

5.5 I/We will set up and maintain adequate measures to safeguard the BOC Internet & Mobile Banking Facility and BOC Mobile apps (including all information and data relating to payment beneficiaries) from disclosure to, and from access or use by anyone who is not authorized to do so.

5.6 I/We shall inform the Bank immediately if I/we am/are aware of any unauthorized use of the User ID and Passwords by anyone.

5.7 I/We acknowledge that, the Bank will not be liable for any losses incurred due to misuse of communications sent to the registered Mobile Number and/or Email Address provided by me/us to the Bank or due to change of any said details without prior written notice to the Bank.

5.8 I/We accept that transmission of information through the internet/via email cannot be guaranteed to be error free and /or risk free due to the inherent nature of such transmission and I/ we further agree that the Bank shall not be liable for such errors and/or for any loss or damage that maybe suffered or incurred by me / us thereby.

5.9 I/We accept and agree that the Bank will not be responsible or liable for non-availability of this service due to any technical or other defect in the registered mobile phone/s and or disconnection of the mobile phone/s for whatsoever reason which will automatically disable me/us from using this service.

6. CONFIDENTIALITY OF BOC INTERNET & MOBILE BANKING FACILITY AND BOC MOBILE APPS SERVICE INFORMATION

6.1 I/We shall keep my/our User ID, Password/s and security questions and answers thereto thereof strictly confidential and undertake not to reveal such numbers/information to any person at any time or under any circumstances.

6.2 I/We shall keep all information, techniques, data and designs relating to BOC Internet & Mobile Banking Facility and BOC Mobile apps completely confidential. I/We shall not disclose any of them to any other party.

6.3 My/Our obligations in connection with confidentiality will continue indefinitely and will not end with the expiry or termination of the facility.

7. CHARGES AND PAYMENTS

7.1 I/We do hereby authorize the Bank to debit my/our account/s with all charges relating to transactions made through BOC Internet & Mobile Banking Facility and BOC Mobile apps including joining fees, annual fees and also with any other liabilities inclusive of legal fees or other statutory charges, if any, relating to the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps.

7.2 I/We agree that the Bank is entitled to alter the charges for BOC Internet & Mobile Banking Facility and BOC Mobile apps at any time.

8. LIABILITIES FOR LOSS, DELAY. ETC.

8.1 I/We shall not hold the Bank liable for any loss incurred by the use of User ID and password/s issued to me/us or any substitutes thereon used without my/our authority. In the event of loss of the registered phone/SIM, I/we shall immediately inform the Bank to disable the BOC Internet & Mobile Banking Facility and BOC Mobile apps. The Bank will not be liable in any manner whatsoever, for any losses, damages, expense or detriment suffered or incurred by me/us as a result of the Bank effecting any transaction or furnishing any information via BOC Internet & Mobile Banking Facility and BOC Mobile apps which may not have been originated by me/us, unless I/we had notified the Bank of the loss of phone or SIM, or any misuse thereof, prior to such transaction.

8.2 The Bank shall not be responsible for any loss or damage nor for any loss of profits, loss of contracts, financial losses and loss of data or loss of goodwill incurred or suffered by me/us as a result of non-acceptance of and/or non-adherence to instructions given on BOC Internet & Mobile Banking Facility and BOC Mobile apps for any reason whatsoever.

8.3 I/We agree that in case of payments made for goods or services offered by third parties, the Bank cannot and does not take responsibility or liability on the quality, on time delivery or the availability of such goods or services such offered.

9. OPERATION BOC INTERNET & MOBILE BANKING FACILITY AND BOC MOBILE APPS

9.1 I/We do hereby authorize the Bank to debit any of my/our account/s with the amount of any transaction performed by me/us.

9.2 I/We agree to pay any charges/payments due to the Bank on transactions/functions performed by me/us by using BOC Internet & Mobile Banking Facility and BOC Mobile apps.

9.3 The Bank shall attach or detach any accounts opened in my/our name/s, subsequent to this application. I/We agree and acknowledge that such attachment or detachment can be due to prevailing rules and regulations of the Bank.

9.4 The Bank shall, from time to time introduce new facilities/options into BOC Internet & Mobile Banking Facility and BOC Mobile apps. I/We do hereby agree to abide by the terms and conditions applicable to such newly added services, facilities/options though added subsequently to the activation of the User IDs whether or not, I/we have expressly registered to avail such services.

9.5 In case if the Bank requires to me/us to register for a specific service provided by BOC Internet & Mobile Banking Facility and BOC Mobile apps, I/we undertake to adhere to such request for registration to avail such service. I/We agree that any such subsequent registration becomes an integral part of the terms and conditions specified herein.

9.6 I/We agreed that the Bank or their agents may hold and process my/our Personal Information, Mobile device ID(s) and all other information concerning my/our Account(s) or otherwise in connection with the BOC Smart Online Banking/B app Services as well as for analysis, credit scoring, marketing and customer safe guard & customer security. I/We also agreed that the Bank may disclose, to other institutions/Government departments/statutory bodies/Central Bank of Sri Lanka/Credit Information Bureau of Sri Lanka. Such Personal Information as may be necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal or regulatory directives, for credit rating by recognized credit scoring agencies, for fraud prevention purposes.

10. CHANGING THE TERMS AND CONDITIONS

10.1 I/We agree that the Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions at its absolute discretion and such amendments, supplements or variation shall be binding on me/us.

10.2 I/We accept and agree that the Bank has the right to determine and vary from time to time the scope and type of the Services to be made available including, without limitation:

- Expanding, modifying or reducing the Services at any time;
- Imposing and varying any restrictions on the use of the Services such as minimum and maximum daily limits with respect to the value of any transaction or dealing or any type of transactions or dealings which I/we may conduct by using the Services.
- Prescribing and changing the normal service hours during which the Services are available and any daily cut-off time for any type of Services or transactions. Any of my/our instruction received by the Bank after any applicable daily cut-off time shall be deemed to be received on the next business day. I agree that the Bank may specify business day and daily cut-off time by reference to the time of various services.

11. CANCELLATION

The Bank shall have the full discretion to cancel or withdraw the BOC Internet & Mobile Banking Facility and BOC Mobile apps without any prior notice or any reasons given to me/us. In the event that I/we decide to terminate the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps, I/we shall give the Bank not less than seven days prior notice in writing and forthwith return any document relating to BOC Internet & Mobile Banking Facility and BOC Mobile apps which are given to me/us by the Bank and obtain a valid receipt thereof.

12. PROPRIETARY AND OTHER RIGHTS

I/We agree that the BOC Internet & Mobile Banking Facility and BOC Mobile apps will remain the property of the Bank at all times and I/we will not copy the BOC Internet & Mobile Banking Facility and BOC Mobile apps or any of the information, technique data or designs relating to them.

13. INDEMNITY

I/We do hereby agree and irrevocably hold the Bank indemnified and save harmless against any losses, charges, suit, claims, expenses and damages that the Bank shall

or may be caused sustained, incurred or suffered by reasons of using BOC Internet & Mobile Banking Facility and BOC Mobile apps by me/us in any manner whatsoever and for any loss and/or misdirection of data in transit electronically and/or by reasons of the Bank generating and/or issuing and /or dispatching the original password/s according to my/our request and/or subsequent passwords to my/our User ID at any written request and/or any substitution effected by me/us.

14. GOVERNING LAW

Any controversy arising under or relating to the terms and or conditions hereof shall be construed in accordance with the laws of Sri Lanka and Sri Lanka courts shall have exclusive jurisdiction on same.

STANDING ORDERS

1. Bank reserves its right to determine the priority of this payment order against cheques presented or any other existing arrangement made.
2. This order remains effective notwithstanding the death or bankruptcy/liquidation, until such death, bankruptcy/liquidation or revocation notice is being received by the Bank.
3. Any amendment or cancellation shall reach the Bank at least one week before the next successive payment due date.

E STATEMENTS

I hereby authorize to obtain e-statement to my registered email address in lieu of paper statements via post and to authorize the Bank to stop printing and sending physical statement to this account.

In consideration of the Bank of Ceylon at my request sending me e-statement in lieu of paper statement to my account, I do hereby undertake and agree to indemnify and save, defend and keep harmless the Bank of Ceylon, its successors, assigns agents and servants and every one of them from any losses, damages, interests, costs, charges and detriment of whatsoever kind or nature consequent on or attributable to the Bank of Ceylon sending me e-statement.

Agent Banking Service (BOC Connect)

1. The Bank may provide permitted banking services named as “BOC Connect facility” through agents selected by the bank and approved by the Central bank of Sri Lanka (the CBSL) for all Personal CASA account holders.
2. The Agent may provide services of deposit acceptance, cash withdrawal, receiving loan repayments, receiving credit card payment, facilitating utility bill payments, fund transfer within BOC and any other activities as permitted by CBSL to the customers of the bank on behalf of bank in Sri Lankan rupees.
3. By selecting the Agent Banking services, I/We authorize and give my/our consent to the Bank to process one or more or all of the above mentioned transactions through the authorized agents of the Bank and I/We agree to provide accurate and complete information when conducting transactions.
4. The Bank may impose transaction limits on permitted Services of Agent Banking, and these limits may vary based on regulatory requirements and bank own discretion. I/We agree to abide by these transaction limits when using the Services.
5. At no time, I/We shall use or attempt to use the BOC Connect facility for any of its services unless sufficient funds are available in my/our account/s. Bank is under no obligation to honour payment instructions unless there are sufficient funds in my/our designated account/s at the time of receiving payment instructions.
6. The Agent Banking Service is provided subject to relevant charges of the Bank. Charges will be applied to the transactions made through authorized agent of the bank.
7. In the case of a joint account, I/ We shall be jointly and severally liable for all transactions arising from the use of the BOC Connect facility.
8. I/We agree to accept the Bank’s records and statements of all transactions processed by the use of the BOC Connect facility conclusive and binding for all purposes.
9. I/We accept full responsibility for all transactions processed or effected by the use of BOC Connect facility and in the event of any dispute arising, the decision of the Bank of Ceylon shall be final.
10. The Bank and its agents will not be liable for any loss or damage arising from circumstances beyond their control.
11. In case of any complaint on Agents or disputes related with Agent Banking Transactions, I/We will promptly contact the Agent Management Unit or Customer Experience Management Unit of the Bank.
12. The Bank reserves the right to modify any of the rules, Terms & Conditions applicable to this facility at any time, with~~out~~ prior notice to me/us/.Such modifications of any rules, Terms and conditions shall be available through official website of the Bank.

Cardless Withdrawals

1. If I/We opt Cardless withdrawal facility, I/We acknowledge to withdraw money from ATMs/ CRMs without using debit cards.
2. If I/We opt the “Allowing third party for Cardless withdrawal facility”, I/We agree to enable a third party by generating Transaction Key (T-Key) to withdraw money from my/our account and I/We shall obtain a Debit card to avail this facility.
3. I/We agree to the current transaction limits for my/our “own account” withdrawal per transaction and per day maximum is Rs. 100,000/= and third party fund transfer via Transaction Key (T-Key) per transaction and per day maximum limit is Rs. 50,000/=. These limits are subject to change from time to time as per the Bank’s discretion and such changes are made available through the official website of the bank, www.boc.lk .
4. I/We agree to charge a service fee of Rs.5.00 and Rs.30.00 for Own account withdrawal and withdrawal via T-Key respectively.
5. I/We agree that the Bank shall reserve the right to revise the service charges at its sole discretion and will debit the account nominated by me/us the applicant or any of his/her accounts held at any branch office of the bank for the service charges and such revisions are made available through the official website of the bank, www.boc.lk..
6. Cardless Withdrawals are performed using the One Time Password (OTP) received to the registered mobile phone number (For joint account, Primary registered Mobile no). Therefore, I am /We are bound to secure the mobile phone by setting a login password and keeping the mobile phone in secured custody.
7. I/We agree not to disclose the OTP received to registered mobile phone number in respect of Cardless Withdrawal.
8. I/We agree to make aware the third party not to disclose the transaction key, OTP received to his / her mobile phone and the amount to be withdrawn in respect of Cardless Withdrawal.
9. I/We agree that the Bank is not liable for any failure to perform its obligations under this facility due to the failure of any machine, computer systems or transmission link, or any fault of the mobile phone and/or service providers or delay in data processing or due to any industrial dispute or to anything beyond control of the Bank and its employees and on any other failure. I/We agree that the bank may terminate the service for any reason including limitation inactivity, violation of terms and condition of service or other policies that the bank may establish from time to time. In the event of such termination, I/We shall remain liable for all payment transactions executed by me/us before the official termination made by the Bank.
10. I/We shall immediately notify the mobile service provider and deactivate the number to avoid fraudulent usage in the event my mobile phone is stolen/lost. Further, I/We shall notify through the nearest branch or call centre immediately if the mobile phone is stolen/lost/transferred or the number is changed (For joint account, Primary registered Mobile no).
11. It is my/our responsibility to send T-Key to the correct third- party person/s mobile when setting transaction Keys. I/We agree that the Bank is not liable for any losses/ damages due to third party withdrawals caused by my/our negligence.
12. I/We shall ensure that sufficient funds are available in the account at the time of generating T-Key to a third party. When generating T-Key without sufficient funds in the account will be subject to applicable charges implement from time to time and or suspension of service.
13. I am / We are aware that insufficient account balances will be notified to the third party, if transaction get rejected due to insufficient account balances, when using send money option for third party withdrawal via T-Key
14. I/We further agree with the following terms and conditions;

    a. This facility shall be subject to the prevailing laws, Bank’s rules and regulations and/ or terms and conditions hereof.
    b. The Bank shall determine the privileges attached to the use of Cardless Withdrawal and shall have absolute discretion to change, vary or amend these privileges, terms and conditions attached thereto from time to time, as the Bank deems fit and such amendments, supplement or variation shall be binding for such registration.
    c. The Bank shall have the full discretion to cancel, suspend, withdraw or discontinue the Cardless Withdrawal facility with any prior notice or any reasons given to the applicant.
    d. The bank shall not be responsible for any loss or damage incurred by the applicant as a result of using this facility
    e. If the account is a joint account, I/We shall be jointly and severally liable for all transactions arising from the use of Cardless withdrawal facility

Savings Account

I/We agree with the following terms and conditions;

1. The initial deposit to open a Savings account, the minimum deposits thereafter, the rate of interest and the method of computation and crediting of interest, shall be in accordance with the rules and regulations of the Bank. Please inquire from the branch which you intend to open an account for the initial deposit requirement.
2. Fees and Charges in connection with the operation of the account and the Services would be levied at the rates as decided by the Bank from time to time. The said fees and charges and taxes imposed by the government, (if any) shall be debited from the account where necessary. This information shall be available through official website of the bank.
3. Anything other than cash will not usually be collected to the savings account. If accountholder/s intends to deposits cheques, cheques shall be drawn as "Pay- The Manager Bank of Ceylon for the credit of savings account number ……of …… "(Name of the accountholder)
4. Deposits/Withdrawals shall be made by the accountholder/s personally by presenting the passbook or via digital/electronic channels provided by the Bank.
5. The bank may impose transaction limits for deposits and withdrawals/payments made through any modes acceptable to the Bank on Savings accounts. Such limits and its changes shall be available on the Bank's official website.
6. The Bank has the right to restrict any mode of transactions of the account upon legal/regulatory grounds without informing the Applicant.
7. The Bank shall make payments based on the deposit balance available in the account to the party producing the passbook, withdrawal from
8. purporting to have been signed by the account holder/s and identification documents. The Bank is not liable for financial losses incurred due to the negligence of the account holder/s.
9. Personal accounts may be operated under single or joint ownership of two or more persons under the relationship type 'OR' or 'AND'. However, all joint account holder/s should provide consent for changes in operation instructions of joint accounts.
10. If there are no customer originated debit/credit transactions for a period of 1 year for savings accounts, it will become dormant at the end of above-mentioned time period. If there is no evidence that such accounts have been active for more than 10 years after switching to the dormant category, those accounts will be reported to the Central Bank of Sri Lanka as an abandoned property.
11. The passbook accountholder should check the computer records in the passbook before leaving the Bank and be satisfied that it is correct and smart passbook holders should carefully check the entries of the statements received by him and any error or discrepancy should be brought to the notice of the Bank within 03 days on receipt of the statement.
12. The account may be closed by the account holder in the event of a joint account, all account holders should request to close the account or the Bank upon written notice to the other party. However, this closure option does not apply when the account holders have outstanding financial liabilities or obligations associated with the account. The Bank may also close the account without notice if it suspects any fraudulent activity or suspicious transactions and false information. Fees/charges applicable for account closure on request of the account holder/s is published in the Bank's official website.
13. The Bank should be immediately informed of any changes in account holder's personal details (Address, mobile number, e-mail address etc.). The Bank may communicate the details of the account from time to time to the address or the contact details provided to the Bank by the account holder/s. The Bank shall not be liable to disclosure of account details to any third party due to the failure of the account holder/s to inform the Bank on changes of contact details.
14. Changes, amendments and discontinuation of account features, fees, charges shall be notified by the Bank in advance within a reasonable time period. Prevailing rate of interest applicable to the account and availability of Sri Lanka Deposits Insurance Scheme is published through the Bank's official website.
15. The Bank may change, amend or add to rules and regulations from time to time and the Accountholders shall abide by the Rules and Regulations so changed, amended or added. Amended Rules and Regulations shall be made available in the Bank's official website.
16. In the event of death of any Joint Account holder the survivors will be entitled to the balance of the deposit (subject to the conditions imposed by statutory authorities from time to time).
17. While the Nomination shall take effect for the joint account only on the death of all the nominators, the Surviving account holder/holders will be entitled to receive the entire balance/s in deposit account/accounts in the event of death of one nominator notwithstanding the Notice of Nomination that has been made.
18. A should agree to comply with and to be bound by the Foreign Exchange the Directions, Regulations, Circulars and Guidelines on Foreign Exchange Act No 12. of 2017 & Rules of the Bank governing the conduct of Foreign Currency account.
19. Bank will only issue a passbook to the accountholders who opt passbook savings account and will be also bound on the rules and regulations included in the savings deposit passbook apart from the conditions mentioned hereof.
20. If the savings account passbook is lost, the Bank should be informed in writing immediately. When a passbook is lost or distorted, the Bank will issue a new passbook to the account holder when satisfactory reasons are presented. The account holder shall pay the fee determined by the Bank in a timely manner for the new passbook so issued.

Current Accounts

1. The initial deposit required for the opening of Current Account varies based on branch and product category of the bank. These requirements may be amended by the bank from time to time. Inquiries on initial deposit requirements can be made from the Branch in which the account is opened.
2. No interest is allowed on Current Account balances.
3. The accountholder/s is responsible for all transactions that occur on the account including fees, and charges incurred on the account.
4. In the case of joint accounts, the account holders shall be jointly and severally liable for any and all transactions including fees, and charges incurred on the account.
5. The account holder/s shall provide the bank with all necessary information and documentation required to open and operate the account.
6. Deposits and withdrawals may be made through any means acceptable to the Bank, including cash, cheque, ATM/CDM or electronic transfer. The Bank may impose transaction limits, processing fees, and other charges for such transactions.
7. Charges for the cheque book will be debited to the Current Account.
8. The Bank reserves the right to refuse to pay drawings in any other form other than by a cheque.
9. In the use of cheques, accountholder is requested to pay careful attention to the following;
   (a) No unauthorized person shall be allowed access to Cheque Books.
   (b) The Bank will not be held responsible in the event of a cheque being paid on a forged signature/s through the negligence of the accountholder in handing the Cheque Book/s issued to him/her or otherwise.
   (c) Signature/s placed on the Cheque/s should be in the identical with the specimen signature/s appearing on the Mandate/ Specimen Signature Card/s kept with the Bank or in the Bank System.
   (d) The amount drawn must be clearly written by using same language both in words and figures, should start as close as possible to the printed words "Rupees "and "Rs" respectively. The accountholder should not leave room for any insertion/s, alteration/s by anyone in addition to the words and figures written by the accountholder.
   (e) Any alteration made to a cheque, such alteration should be authorized with the signature of the Drawer.
   (f) Any loss of a cheque leaf or the cheque Book issued to a accountholder should be immediately reported to the branch in writing.
   (g) The Bank may decline to pay cheque bearing a date that is six months or more previous date to the date of presentation for payment.
   (h) The Bank does not accept any responsibility in the event of a Post-dated cheque bearing inadvertently paid and debited to the account of a
13. The account may be closed by the accountholder/s or the bank at any time upon written notice to the accountholder/sy. The bank may also close the account without notice if it suspects any fraudulent activity or suspicious transactions and false information or any violation of law.
14. Accountholder/s is/are requested to pay careful attention to the following.
   (a) Accountholder/s should ensure that the counterfoils or the receipts issued for each deposit made to an account have been signed by an Authorized officer of the Bank. However, this is not necessary for the computer-generated receipts.
   (b) Bank is not bound to pay cheques against unrealized effects.
15. Accountholder/s in making withdrawals from their accounts should pay careful attention to the following,
   (a) Account holder/s should not exceed the available balance, unless prior arrangements have been made with the Bank for an overdraft
   (b) Accountholder/s shall be liable for interest, fees and charges incurred for the use of the overdraft.
   (c) Account holder/s should take into account all the cheques that have been issued but have not been presented to the bank for payment, in determining the balance available for the issuance of further cheques.
   (d) The Bank reserves the right to refuse payment for cheques issued in contravention of these rules and to any other rules prescribed by the Bank from time to time.
   (e) Accountholder/s must not overdraw the account/s except by arrangement previously made with the Manager for overdraft. If the accountholder/s does not have such arrangement or exceed any arranged overdraft limit, the cheque/s on presentation shall be treated as making an unarranged overdraft request for an overdraft facility.
16. The Bank will charge commissions, fees and charges as and when necessary and applicable commissions, fees and charges shall be available through the branch network and official website of the bank. A commission is charged on every cheque dishonored due to insufficient balance in the account and on cheque payments stopped by the accountholder by a written request of the accountholder/s as applicable.
17. The Bank will record written instructions received from an accountholder/s to stop payment of a cheque. However, in a situation other than the above, Bank shall not undertake any responsibility in case such instructions are not carried out.
18. Cheque not realized. The bank will reserve rights to reverse the credit entries related to unrealized cheques to the account/s on the business day following the date such entries.
19. The bank will furnish an account statement in the mode and frequency agreed and mentioned by the accountholder in the account opening application. The

Constituent. A post-dated Cheuqe is one which bears a date subsequent to the date on which it is presented for payment.

10. The bank may return cheques when the account has no sufficient funds and may refuse to clear any cheque that does not comply with the applicable laws and regulations.
11. The bank shall not be liable for any loss or damage arising out of non-clearance of a cheque due to insufficient funds or otherwise
12. The accountholder shall be liable for any overdraft facility arising in connection with this account with the Bank and the accountholders hereby specifically authorizes the Bank to debit any such account with all or any interest (including computed interest) commission and other Banking charges, cost and expenses (including any legal cost) incurred in connection therewith at such rates as may be determined by the Bank from time to time in its absolute discretion. The accountholder shall also pay to the Bank such amounts of money in the manner and at such times as may be required by the Bank in its absolute discretion.

accountholder/s should carefully check the statement and if there is any error/ discrepancy, should be reported to the bank within 14 days on receipt of the statement.

20. The relevant Branch should be immediately informed in the event of any change in your postal address email address and contact number.
21. The Bank is authorized to verify my/our National Identity Card/s using the Electronic Interface provided by the Department of Registration of Persons.
22. If there are no customer originated debit transactions for a period of 2 years for current accounts, it will become dormant at the end of above-mentioned time period. If there is no evidence that such accounts have been active for more than 10 years after switching to the dormant category, those accounts will be reported to the Central Bank of Sri Lanka as an abandoned property.
23. The account holder(s) shall be responsible for all transactions initiated prior to the closure of the account.

GENERAL

1. In case of changes of any information /details stated in the application, the relevant branch should be informed immediately.
2. The Bank may rely on the contents of this Mandate (Application Form) and deal with and accept any instruction from authorised signatory/ries in accordance with the mandate. The change/s of authorized signatories to the account should be immediately notified to the relevant branch of the Bank.
3. The operating instructions of the account given below are considered as valid until the Bank receives proper written notice of changing the instructions.
4. The Bank may request information from the account holder in order to fulfil regulatory requirements. The account holder shall provide such information in adequate manner. If the account holder doesn't provide such information the Bank may suspend the operations of the account.
5. The bank will use the biometrics of the customer for customer verification.
6. The Bank shall be at liberty to change/modify the fees, service charges and any other charges at its discretion and I/We hereby agree that the bank shall debit the account/s nominated by me/us or any of my/our account/s held at any branch of the Bank
7. The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions at its absolute discretion with notice to me/us and such amendments, supplements or variations shall be binding on me/us.
8. The bank may also alter, amend or add to these terms and conditions, after noticing to that effect through public accessing media and such alteration, amendment, or addition shall be deemed to be binding the accountholders. These notices shall be considered as a due notice to the account holder. The accountholder shall abide by the Terms and Conditions so altered, amended or added as soon as they take effect.
9. The Bank shall not have any liability for any failure or delay resulting from any conditions beyond its reasonable control that the Bank may establish from time to time. Upon termination of the services, I/we shall remain liable for all payment transactions I/we have incurred. Upon termination the Bank has the right to prohibit my/our access to the service/s.
10. In the event of e-statements, the account holder hereby undertakes and agrees to indemnify and save, defend and keep harmless the Bank, its successors, assigns, agents and servants and everyone of them from any losses, damages, interests, costs, charges and detriment of whatsoever kind of nature consequent on or attributable to the Bank sending e-statements to the account holder.
11. The hours of business will be as advertised for each branch.
12. The Business Hours of the Bank will be as advertised on the Bank' website.
13. To the fullest extent permissible by the Law, in no event shall the Bank be responsible or liable to me/us or any third party under any circumstances of direct or indirect losses/ damages.
14. The Bank may communicate with me/us regarding the service/s by means of electronic communications. Electronic communication can be deemed to be received by me/us when the Bank sends the electronic communication through the mode, that I/we have provided to the Bank. (email, SMS etc)
15. I/We shall accept full responsibility for all transactions processed or effected by the use aforesaid Facilities and shall release the Bank and its employees from all claims, demands and damages arising out of or in any way connected with dispute(s).
16. Any controversy arising under or relating to the terms and conditions hereof shall be construed in accordance with the Laws of Sri Lanka and Courts in Sri Lanka shall have the exclusive jurisdiction to settle the disputes.
17. The accounts are subject to the Directions and Guidelines issued by the Central Bank of Sri Lanka and the laws of the country as may be amended from time to time.
18. Any foreign currency account shall be subject to Directions, Regulations, Circulars and Guidelines on Foreign Exchange Act No 12. of 2017 and Foreign Account Tax Compliance Act (FATCA)
19. As per the policy of Central Bank of Sri Lanka, from time to time a deposit insurance scheme will be available and the available insurance cover shall be as declared by the CBSL from time to time. Further details relating to the deposit insurance scheme shall be available in the CBSL website.
20. The accountholder shall be provided with information on these accounts, tariff and key fact documents all of which have been hosted in the official website of the bank and/or obtained from the branches
21. I/We the undersigned hereby consent to the bank verifying the authenticity of the particulars relating to my/our National Identity Card/s via the information system of the Department for Registration of Persons.
22. Any complaint about service or product of the Bank can be informed via "Tell us Online" link available in the Bank's website or directly contacting "Customer Experience Management Unit" via 011220 4750/ 011220 4751/ 011220 4752.
23. The Account Holder shall have read, understood and agreed to the Bank's Privacy Statement which is available on the Bank's website (www.boc.lk)
24. The account holder may obtain the customer charter of the Bank from the Bank's website (www.boc.lk).