

Key Fact Document

Ver 2.1 as at 06.10.21



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Savings Accounts

| Product Category | Eligibility | Required documentation | Special features and other benefits | Interest rates |
|------------------|---|--|---|---|
| Savings | <ul style="list-style-type: none">• Age 18+• Sri Lankan Citizens | <ul style="list-style-type: none">• NIC• Billing proof• A/C opening mandate OR digital account opening process | <ul style="list-style-type: none">• Online access to your money on the go, access through genie app• Keep a track of your savings• Instant fund transfers• Call funds through “just pay”• Pay your utilities with ease.• Atm card to access your cash.• E-statements.• Pay with Lanka QR• Your one stop transactional account | 5% *Interest rates are subjected to change. |

Goal Based Fixed Deposit

| Product Category | Eligibility | Required documentation | Special features and other benefits | Interest rates |
|--------------------------|--------------------------------|--|---|--|
| Goal Based Fixed Deposit | Age 18+ Sri Lankan Citizens | NIC Selfie Billing Proof Digital KYC verification | <ul style="list-style-type: none">• Duration - 12 months to 60 months• Save towards a target• Flexibility to select target amount or monthly instalment• Start savings from as low as Rs 100.00• Grow your savings to achieve future objectives• Complementary savings account with an array of benefits for your day-to-day transactions. | *Please refer the rate sheet for latest rates. |

Fixed Deposits

| Product Category | Eligibility | Required documentation | Special features and other benefits | Interest rates |
|------------------|---|--|--|--|
| Fixed Deposits | <ul style="list-style-type: none">Age 18+Sri Lankan Citizens | <ul style="list-style-type: none">NICBilling proofA/C opening mandate OR digital account opening process | <ul style="list-style-type: none">Duration from 1 month to 60 months.Initial deposit of Rs 5000.00Earn attractive returnsAbility to earn interest monthly and at maturity.E-Statements.Premature upliftment's via request letter or registered email address. | <p>*Please refer rate sheet for latest interest rates.</p> |

Quick Loans

| Product Category | Eligibility | Required documentation | Special features and other benefits | Interest rates |
|------------------|---|--|---|--------------------------|
| Quick Loans | <ul style="list-style-type: none">• Age 18+• Sri Lankan Citizens | <ul style="list-style-type: none">• NIC• Billing proof• A/C opening mandate OR digital account opening process | <ul style="list-style-type: none">• Pre-approved loans• Auto recovery from savings | *Based on product model. |

Leasing

| Product Category | Eligibility | Required documentation | Special features and other benefits | Interest rates | Collateral |
|------------------|---|--|--|--|---|
| Leasing | <ul style="list-style-type: none"> • Age 20 – 55 years of age • Sri Lankan Citizens • Professionals /Businessmen/Individuals and cooperates • Regular CRIB record | <ul style="list-style-type: none"> • NIC • Billing proof • Income proof | <ul style="list-style-type: none"> • Car/Van/SUV's (Registered / Un-registered) , Below 20 Years • Flexible on selecting the period between 12 months to 60 months • Flexibility on selecting the monthly rental and settling the facility at maturity or when reselling the vehicle. • DF Savings account and ATM card | <ul style="list-style-type: none"> • Negotiable | <ul style="list-style-type: none"> • Absolute ownership of the vehicle and personal Guarantees |

ATM Cards

| Product Category | Eligibility | Required documentation | Special features and other benefits | Fees and Charges |
|------------------|---|---|--|--|
| ATM cards | <ul style="list-style-type: none">• Age 18+• Sri Lankan Citizens• Savings account holders | <ul style="list-style-type: none">• Application form OR digital process | <ul style="list-style-type: none">• Withdraw from any LankaPay network ATM | *Please refer latest Tariff for fees and charges |



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