

# Key Fact Document

Ver 2.1 as at 09.06.21



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# Contents

- Savings accounts
- Goal Based Fixed Deposits
- Fixed Deposits
- Quick loans
- Leasing
- ATM cards

# Savings Accounts

Product Category	Eligibility	Required documentation	Special features and other benefits	Interest rates
Savings	<ul style="list-style-type: none"><li>Age 18+</li><li>Sri Lankan Citizens</li></ul>	<ul style="list-style-type: none"><li>NIC</li><li>Billing proof</li><li>A/C opening mandate OR digital account opening process</li></ul>	<ul style="list-style-type: none"><li>Online access to your money on the go, access through genie app</li><li>Keep a track of your savings</li><li>Instant fund transfers</li><li>Call funds through “just pay”</li><li>Pay your utilities with ease.</li><li>Atm card to access your cash.</li><li>E-statements.</li><li>Pay with Lanka QR</li><li>Your one stop transactional account</li></ul>	4.5% *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"><li>• Duration - 12 months to 60 months</li><li>• Save towards a target</li><li>• Flexibility to select target amount or monthly instalment</li><li>• Start savings from as low as Rs 100.00</li><li>• Grow your savings to achieve future objectives</li><li>• Complementary savings account with an array of benefits for your day-to-day transactions.</li></ul>	*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"><li>Age 18+</li><li>Sri Lankan Citizens</li></ul>	<ul style="list-style-type: none"><li>NIC</li><li>Billing proof</li><li>A/C opening mandate OR digital account opening process</li></ul>	<ul style="list-style-type: none"><li>Duration from 1 month to 60 months.</li><li>Initial deposit of Rs 5000.00</li><li>Earn attractive returns</li><li>Ability to earn interest monthly and at maturity.</li><li>E-Statements.</li><li>Premature upliftment's via request letter or registered email address.</li></ul>	*Please refer rate sheet for latest interest rates.

# Quick Loans

Product Category	Eligibility	Required documentation	Special features and other benefits	Interest rates
Quick Loans	<ul style="list-style-type: none"><li>• Age 18+</li><li>• Sri Lankan Citizens</li></ul>	<ul style="list-style-type: none"><li>• NIC</li><li>• Billing proof</li><li>• A/C opening mandate OR digital account opening process</li></ul>	<ul style="list-style-type: none"><li>• Pre-approved loans</li><li>• Auto recovery from savings</li></ul>	*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"> <li>• Age 20 – 55 years of age</li> <li>• Sri Lankan Citizens</li> <li>• Professionals /Businessmen/Individuals and cooperates</li> <li>• Regular CRIB record</li> </ul>	<ul style="list-style-type: none"> <li>• NIC</li> <li>• Billing proof</li> <li>• Income proof</li> </ul>	<ul style="list-style-type: none"> <li>• Car/Van/SUV's (Registered / Un-registered ) , Below 20 Years</li> <li>• Flexible on selecting the period between 12 months to 60 months</li> <li>• Flexibility on selecting the monthly rental and settling the facility at maturity or when reselling the vehicle.</li> <li>• DF Savings account and ATM card</li> </ul>	<ul style="list-style-type: none"> <li>• Negotiable</li> </ul>	<ul style="list-style-type: none"> <li>• Absolute ownership of the vehicle and personal Guarantees</li> </ul>

# ATM Cards

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





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