

## Key information required for Fixed Deposits

Product	Normal Fixed Deposits	Flex-it Fixed Deposits	Build-it Fixed Deposits	Upfront -Fixed Deposits
<b>Interest payment Method</b>	Monthly Maturity Annually	Monthly Maturity	Maturity	Upfront
<b>Financial and other Benefit</b>	01. Interest Income Based on the selected tenor from 01 to 60 months 02. Interest will be paid as per customer requirement (monthly , maturity or Annually). 03. Ability to obtain loan facility up to 70% from the respective deposit. 04. Ability to setoff loan interest from deposit interest.	01. Interest Income 15 months or prepared rate according to the completed months.  02. Interest will be paid as per customer requirement. (Monthly or maturity).	01. Interest Income for 01 month period	01. Interest will be paid at the time of Deposit made.
<b>Opening , Maintaining and Document Fee.</b>	Document fee- Available for cash backed Loan Facility	N/A	N/A	N/A
<b>Minimum Deposit Amount</b>	25,000.00	100,000.00	10,000.00	100,000.00
<b>Additional documentation</b>	N/A	Flex-it Agreement	Build -it Agreement	Upfront Agreement
<b>Premature withdrawal</b>	* Required to submit Original FD certificate * Customer Request as per Operation instructions  Interest payable for the premature withdrawal will be calculated at a lesser rate than agreed at the discretion of the management . From the monthly deposits the Excess interest payment will be deducted from the capital.	* Required to submit Original FD certificate * Customer Request as per Operation instructions  pre agreed rate will be applied	* Required to submit Original FD certificate * Customer Request as per Operation instructions  Interest payable for the premature withdrawal will be calculated at a lesser rate than agreed at the discretion of the management .	* Required to submit Original FD certificate * Customer Request as per Operation instructions  Interest payable for the premature withdrawal will be calculated at a lesser rate than agreed at the discretion of the management . The Excess interest payment will be deducted from the capital.

### Common Information's for all products

<b>Deposit Insurance Coverage</b>	Rs. 600,000.00
<b>Required documentation from Customers</b>	<ol style="list-style-type: none"> <li>Copy of Identification Sri Lankan National (with Valid National Identity card ) or Resident Visa Holder in Sri Lanka (with Valid Passport)</li> <li>Mandate /Account Opening form</li> <li>Copy of Address verification document (if required)If resident address differs with NIC</li> <li>Copy of Valid visa/permit for non nationals.</li> <li>Copy of business registration if the account is open for such purpose.</li> </ol> * If Minor being a joint holder or nominee Copy of Birth certificate required <b>Note : Customer should provide originals to verify above copies</b> * Required documents are collecting based on Financial Transaction Reporting Act NO. 6 of 2006 Issued by CBSL
<b>Withdrawal</b>	Required to submit Original FD certificate and Customer Request as per Operation instructions. If the depositor is a minor, withdrawals cannot be obtained until the minor account holder attains age of maturity.
<b>Changes to the deposits</b>	Opportunities are available to change following at any given time and customer should be informed in writing to the company . <ol style="list-style-type: none"> <li>Interest beneficiaries</li> <li>Nominee</li> <li>Address Change</li> </ol>
<b>Certificate</b>	Lost of certificate should be informed in writing to the company immediately.
<b>Abandoned Fixed Deposits</b>	Will follow the standard legal procedure.
<b>Dormant accounts</b>	Same procedure which is given by Central Bank will be carried out for dormant accounts.
<b>Complaint Handling procedure</b>	Any complaint lodged by a customer will be noted by the designated officer at Fixed Deposits Department and a resolution will be delivered within 3 days of complaint received.
<b>Complaint Handling Designated officer</b>	Mr. Lasitha Nanayakkara Manager - Investment 0714-940190, 0114468888 EXT:220 lasithan@ubf.lk

### Customer Complaint Handling Mechanism

- An officer is assigned in each business place with the responsibility of handling and facilitating the resolution of complaints lodged by customers.
- At the business place customer would be directed to the officer assigned to resolve such complaints.
- Any complaint received verbally or in writing by the customer would expect to be resolved within 3 business days.
- When a complaint is received, the complaint is lodged in the customer complaint register and a unique reference number will be allocated to the customer for at any point of the complaint handling process, customer would not be treated unjustly.
- Customers are encouraged to seek resources through the internal complaints handling process of the company before opting for external support.