Easy Saver

Everyday savings with unlimited access

4%

INTEREST P.A.

ELIGIBILITY

Individuals above the age of 18, individually or jointly.

QUICK OVERVIEW

OPENING BALANCE	MINIMUM BALANCE	WITHDRAWALS	INTEREST
LKR 5,000	**LKR 5,000**	**Unlimited**	**Monthly**

ACCOUNT DETAILS

Withdrawal Frequency	**Unlimited**
Over the Counter	**No cap**
Transfer / Cheque	**Allowed**
Statements	**Monthly / Quarterly / Half-yearly / Annually (FOC - Free of Charge)**

FEATURES & ACCESS

Standing Orders	**Allowed**
ATM Access	N/A
Internet Banking	N/A
Digital Banking	N/A
Loyalty Program	N/A

CHARGES (LKR)

Not Maintaining Min. Balance **LKR 250.00**	Account Closing **LKR 250.00**
Additional Statement **LKR 200.00**	Withdrawal (OTC) N/A
Standing Order Setup **LKR 250.00**	ATM Card Issuance In progress

Minor Saver – Kids Saving

Building savings habits from day one

7.75%
INTEREST P.A.

ELIGIBILITY

A parent or guardian may open an account for a child from the age of a newborn up to 16 years. A valid Birth Certificate must be provided at account opening.

QUICK OVERVIEW

OPENING BALANCE	MINIMUM BALANCE	AGE RANGE	INTEREST
LKR 5,000	N/A	Newborn – 16 yrs	Monthly

ACCOUNT DETAILS

Withdrawal Frequency	**After the child turns 18 yrs old**
Approval Required	**Yes — subject to Management approval. T&C apply.**
Over the Counter Cap	Yes
Transfer / Cheque	**Up to minimum balance threshold**
Statements	**Monthly / Quarterly / Half-yearly / Annually (FOC - Free of Charge)**

FEATURES & ACCESS

Standing Orders	**Not Allowed**
ATM Access	**Not Allowed**
Internet Banking	**N/A**
Digital Banking	**N/A**
Loyalty Program	**N/A**

CHARGES (LKR)

Not Maintaining Min. Balance N/A	Account Closing **LKR 1,000.00**
Additional Statement **LKR 200.00**	Withdrawal (OTC) **N/A**
Standing Order Setup N/A	ATM Card Issuance **N/A**

Senior Saver

Rewarding your years of commitment

5%
INTEREST P.A.

ELIGIBILITY

Individuals above the age of 60, individually or jointly.

QUICK OVERVIEW

OPENING BALANCE	MINIMUM BALANCE	MINIMUM AGE	INTEREST
LKR 1,000	**LKR 1,000**	**60 years**	**Monthly**

ACCOUNT DETAILS

Withdrawal Frequency	**Unlimited**
Over the Counter	**No cap**
Fund Transfer / Cheque	**Up to minimum balance threshold**
Statements	**Monthly / Quarterly / Half-yearly / Annually (FOC - Free of Charge)**

FEATURES & ACCESS

Standing Orders	**Allowed**
ATM Access	**N/A**
Internet Banking	**N/A**
Digital Banking	**N/A**
Loyalty Program	**Allowed**

CHARGES (LKR)

Not Maintaining Min. Balance **LKR 250.00**	Account Closing **LKR 250.00**
Additional Statement **LKR 200.00**	Withdrawal (OTC) **N/A**
Standing Order Setup **LKR 250.00**	ATM Card Issuance In progress
ATM Usage (Local) **Applicable CEFT charge**	

Women's Saver

Exclusively designed for women

5%
INTEREST P.A.

ELIGIBILITY

Women above the age of 18, individually or jointly.

QUICK OVERVIEW

OPENING BALANCE	MINIMUM BALANCE	ELIGIBILITY	INTEREST
LKR 1,000	**LKR 1,000**	**Women 18+**	**Monthly**

ACCOUNT DETAILS

Withdrawal Frequency	**Unlimited**
Fund Transfer / Cheque	**Up to minimum balance threshold**
Statements	**Monthly / Quarterly / Half-yearly / Annually (FOC - Free of Charge))**

FEATURES & ACCESS

Standing Orders	**Allowed**
ATM Access	**N/A**
Internet Banking	**N/A**
Digital Banking	**N/A**
Loyalty Program	**Allowed**

CHARGES (LKR)

Not Maintaining Min. Balance **LKR 250.00**	Account Closing **LKR 250.00**
Additional Statement **LKR 200.00**	Withdrawal (OTC) N/A
Standing Order Setup **LKR 250.00**	ATM Card Issuance In progress
ATM Usage (Local) **Applicable CEFT charge**	

BUILD-IT

Disciplined savings with premium returns

6%*

INTEREST P.A.

ELIGIBILITY

Individuals above the age of 18, individually or jointly. Also available to corporate entities, Partnerships, and Associations.

QUICK OVERVIEW

OPENING BALANCE	MINIMUM BALANCE	MIN. MONTHLY COMMITMENT	INTEREST
LKR 25,000	**LKR 25,000**	**LKR 5,000+**	**Monthly***

ACCOUNT DETAILS

Withdrawal Frequency	**Unlimited**
Fund Transfer / Cheque	**Up to minimum balance threshold**
Monthly Commitment	**Min. LKR 5,000 — set at account opening**
Statements	**Monthly / Quarterly / Half-yearly / Annually (FOC - Free of Charge)**
*Interest Rate	**Rate will be applicable on a monthly basis only if the required monthly commitment and the minimum balance are maintained. In the event that either of these conditions is not met, the Easy Saver rate will be applied instead until conditions are fulfilled.**

FEATURES & ACCESS

Standing Orders	**Allowed**
ATM Access	**N/A**
Internet Banking	**N/A**
Digital Banking	**N/A**
Loyalty Program	**Allowed**

CHARGES (LKR)

Not Maintaining Min. Balance **LKR 250.00**	Account Closing **LKR 500.00**
Additional Statement **LKR 200.00**	Withdrawal (OTC) **N/A**
Standing Order Setup **LKR 250.00**	Not Maintaining Commitment **Easy Saver rate applied**
ATM Card Issuance In Progress	ATM Usage (Local) **Applicable CEFT charge**

General Information

- Application, KYC form, Identification Document and Proof of address are required.
- Change of correspondence information provided need written consent of customer/s.

Unauthorized or mistaken transaction

The customer shall immediately notify UBF of any unauthorized or mistaken transaction. The Company may investigate and take appropriate action in accordance with applicable laws and procedures. Any refund or reversal shall be subject to the outcome of such investigation

Financial Transaction Reporting Act No. 06 of 2006

In accordance with applicable laws and regulations, including the Financial Transactions Reporting Act, No. 6 of 2006, financial institutions are required to monitor and report certain transactions to the relevant regulatory authorities. This includes cash transactions that exceed the prescribed reporting threshold and any transactions that are considered suspicious. Such reporting may be carried out without prior notice to the customer where required by law.

Dormant Accounts

Savings and Fixed Deposit accounts that remain inactive for a period specified by the Company and/or applicable regulatory requirements may be classified as dormant accounts. Transactions on dormant accounts may be restricted until the account is reactivated in accordance with the Company's procedures. Customers may be required to provide satisfactory identification and supporting documentation to reactivate a dormant account.

Complaints & Support

Lodge a Complaint with UB Finance	Escalation Options
No. 10, Daisy Villa Avenue, Colombo 04 +94 011 446 8888- Ext 229 +94716454714 info@ubf.lk www.ubf.com .	**Financial Ombudsman of Sri Lanka** No 143A, Vajira Road, Colombo 04 Tel: +94 11 259 5624 Fax: +94 11 259 5625 fosril@sltnet.lk |www.financialombudsman.lk **Financial Consumer Relations Dept - CBSL** No. 30, Janadhipathi Mawatha, Colombo 01 Fax: +94 11 247 7744 | fcrd@cbsl.lk