

# Key Fact Document

HNB ITHURU ITHURU



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## HNB ITHURU ITHURU

### Description of the product/ delivery channel

HNB partnered with SLT Mobitel to introduce "HNB Ithuru Ithuru", an agency banking service that enables you to make deposits to HNB General Savings, HNB Minor Savings, HNB You and HNB Salary Smart Accounts through selected Mobitel mCash agents i.e. Mobitel, SLT, mCash retailers. Through "HNB Ithuru Ithuru" service, you can deposit money instantly and you will receive 2 deposit confirmation SMSs; one from Mobitel and the other from HNB.

This deposit channel is launched with the approval of the Central Bank of Sri Lanka (CBSL) and the system is designed with point-to-point application layer encryption to protect customer details during transactions.

**1. Eligibility**

**2. Target Segment**

-NA-

**2. Interest Rates - Please refer the HNB Web site -**

-NA-

**4. Repayment Terms**

-NA-

### Financial and other benefits to customers including incentive and promotions

- Convenience in making deposits through the closest mCash retailer
- Not required to visit a branch, ATM or need not stay in long queues to make deposits
- Do banking during non-banking hours and on weekends
- Paperless transactions
- Customers in areas where banks or ATMs are not available, can do banking

### Cost to Customers – Fees/charges, commission, interest, etc.

-NA-

### Procedure to be followed to obtain the product/delivery channel

Visit any approved mCash agent and provide following information to mCash agent;

- Your name
- HNB Account number
- Amount you wish to deposit
- Your mobile number
- Your NIC number
- Purpose code (which will be displayed at the agent outlet)

mCash agent will key-in the aforesaid information to the special "HNB Ithuru Ithuru" system AND process the transaction upon your verbal confirmation.

If the deposit has been successfully credited to the HNB account, 2 SMSs will be sent to depositor's mobile number;

- First SMS notification will be sent by Mobitel confirming the acceptance of money by the mCash agent.
- 2nd SMS notification will be sent by HNB confirming the real time credit to the HNB account.

If the deposit has not been successfully credited to the HNB account;

- You will not receive any SMS or at times you will receive only one SMS from Mobitel. In such scenarios, kindly re-check the details produced to the mCash agent and re-submit the deposit request through the mCah agent.
- Depositor may contact HNB Connect on 0112462462 if the deposit gets declined continuously.

## Key Terms & Conditions

Minimum deposit amount is Rs 100 and maximum amount that could be deposited per day, per account is Rs 25,000/-.

Accepted account types

- General savings
- Minor savings - Singithi Kirikatiyo  
Singithi Lama  
Teen  
Teen plus
- HNB you
- Salary Smart

No cash withdrawal is allowed through this channel and deposits are not allowed to current accounts.

No signatures are required to make deposits and the only confirmation for the deposit will be SMS.

For more information - 0112 462 462/ [hnbconnect@hnb.lk](mailto:hnbconnect@hnb.lk)

### Complaint handling procedure

The contact number is 0112661963

Email address – [customer.experience@hnb.lk](mailto:customer.experience@hnb.lk)

Link :- [hnb.net/feedback](http://hnb.net/feedback)

