

Key Fact Document

REGULAR SAVINGS ACCOUNT



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Description of the product/service

- Any Sri Lankan Citizen over 18 years of age or any Business, Company, club, society and association can open this account.

Funds could be deposited to the account whenever the depositor wishes. Interest for the funds is calculated on the daily balance and credited monthly.

Financial and other benefits to customers including incentives and promotions

- Visa International shopping Debit Card to withdraw from ATM Machines
- E- statement or Passbook facility to track the account transactions.
- Can obtain credit facilities against the savings balance.
- Customers would be eligible to apply HNB personal online banking facility / Digital banking mobile app facility.
- SMS alerts on credit/ debit transactions.

Cost to Customers - Fees/Charges, Commission, Interest etc.

Please refer below link for current tariffs.

<http://www.hnb.net/retail-services-tariff>

Please refer below link for interest rates.

<https://www.hnb.net/savings-accounts-interest-rates>

Procedure to be followed to obtain the product/service

- A Regular Savings Account could be opened by filling a mandate and by submitting valid identification.
- In the event that the present address differs from the address appearing in the identification, a document to prove the validity of the present address should be produced.
- Minimum initial deposit is Rs. 2,000/-

Key Terms & Conditions

- Interest will not be paid to Regular Savings account carrying balances below the stipulated minimum decided by the Bank from time to time.
- Withholding Tax & Other statutory payments to be paid as applicable
- Terms and Conditions shall be published on HNB website at <https://www.hnb.net>

For more information - 0112 462 462/ hnbconnect@hnb.lk

Complaint handling procedure

The contact number is 0112661963

Email address – customer.experience@hnb.lk

Link :- hnb.net/feedback

