

## KEY FACT DOCUMENT – FIXED DEPOSITS

Pursuant to the requirement under the Finance Business Act Direction No.01 of 2018, the Financial Customer Protection framework issued by the Central Bank of Sri Lanka, Associated Motor Finance Co.PLC presents the Key Fact Document which is intended to assist you to choose the products/services we offer, that are required and are appropriate for you.

Product	Procedures to be followed	Required Documents and other information
Fixed Deposits	<p>All Customers are invited to visit our Head Office at No.89, Hyde Park Corner, and Colombo 02, for product details.</p> <p>The Company assists the customer with the required information and directs them to meet their requirement.</p> <p>The duly filled application and relevant documents need to be submitted to open Fixed deposits accounts</p> <p><b><u>Complaints handling procedure</u></b> If you have a complaint regarding our products or services provided by us, we urge you contact us through,</p> <p><b>Complaint handling officers</b> Name – Mrs. K.H.Pathirana                      Contact No. 0711344649</p> <p>General Lines: 011 2687158/2682493/2687265    Hot line - 077361748 Fax:                      011 2688760 Email:                    <a href="mailto:info@amf.lk">info@amf.lk</a> Website:                <a href="http://www.amf.lk">www.amf.lk</a> Post:                     No.89, Hyde Park Corner, Colombo 02</p> <p>Financial Ombudsmen – Mr.U.Mapa No.143/A, Vajira Road, Colombo 5. Tel : 01122595624 Tele/Fax 0112595625</p>	<p><b>By Individual and Joint holders</b></p> <ul style="list-style-type: none"> <li>* Duly filled application and the KYC (Know your customer)</li> <li>* Copy of National Identity Card</li> <li>* Billing proof if the customer’s permanent address differs from the National Identity Card address</li> <li>* Tax Declaration from senior citizens (age above 59 years)</li> </ul> <p><b>Proprietorship/Partnership</b></p> <ul style="list-style-type: none"> <li>* Duly filled application</li> <li>* Copy of the business registration</li> <li>* proprietors/ partners information document</li> <li>* Copy of identification and address verification document</li> </ul> <p><b>Limited Liability companies</b></p> <ul style="list-style-type: none"> <li>* Copy of certificate of incorporation, Form 40 or Form 1, Form18, Form 20</li> <li>* Articles of Association</li> <li>* Board Resolution on company letterhead</li> <li>* Form 44 (Applicable for offshore companies)</li> <li>* Form 45 (Applicable for offshore companies)</li> <li>* Copy of the approval if a BOI approved company</li> </ul> <p><b><u>Interest rates</u></b> The current Fixed Deposits rates are published on our company website. The Senior citizens are entitled for an additional 1% on published FD rate schemes.</p> <p><b><u>Penalty for Premature Withdrawals</u></b> The penalty rates for premature withdrawals are in the range of 3% to 5%.</p> <p><b>Foreign citizen depositors</b></p> <ul style="list-style-type: none"> <li>* Duly filled application</li> <li>* Copy of valid passport</li> <li>* Copy of the renewal of dual residential visa</li> <li>* Billing proof for Sri Lanka residence</li> </ul> <p><b>Clubs, Societies and Charities</b></p> <ul style="list-style-type: none"> <li>* Duly filled application</li> <li>* Copy of Registration document/ constitution, charter</li> <li>* Customer information from, as in the case of individual account</li> </ul>

<p>Loans against Fixed Deposits</p>	<p>We will endeavor to answer your enquiry as fully as we can and investigate the matter thoroughly.</p> <p>Customers who open fixed deposit with us can apply for loans against fixed deposit by pledging the original deposit certificate to the company.</p> <p>The duly filled application and relevant documents will be submitted to the Fixed Deposit department to obtain the facility.</p>	<p><b><u>Main Terms &amp; Conditions</u></b></p> <p>Eligibility Criteria; Any citizen of Sri Lanka over 18, years of age, holding a valid national Identity card / Driving License / Valid passport</p> <p>Please refer the Fixed Deposit application form for Terms and conditions</p> <p><b><u>Other Conditions</u></b></p> <ul style="list-style-type: none"> <li>• The minimum initial Fixed deposit shall be Rs.25,000/-</li> <li>• In case of lost Certificate, a fresh Certificate will be issued on receiving satisfactory explanation and sufficient indemnity from Parent / Guardian</li> </ul> <p>The following documents need to be submitted to the company.</p> <ul style="list-style-type: none"> <li>* Duly filled Loan against Fixed deposit application</li> <li>* Request letter from the depositor</li> <li>* Letter of authority</li> <li>* Letter of Set- off and receipt</li> </ul> <p><b><u>Terms &amp; Conditions</u></b></p> <p>The Depositors can obtain this facility up to a maximum range of 75% to 80% from their total fixed deposits and the minimum period of the deposits should be one month.</p> <p><b><u>Interest Rates</u></b></p> <p>Additional 4% to the Interest rate shown in the Fixed Deposit certificate</p> <p><b><u>Applicable Laws and Regulations</u></b></p> <p>All pertinent rules, regulations, circulations and directions issued by the Central Bank of Sri Lanka will be applied.</p>
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\* The company reserves the right to amend, delete and add any of the stated terms, conditions and related fees and charges at any time.

