

Key Fact Document

Credit Card issued in Sri Lankan Rupee.

Description of the product/ delivery channel

1. Description

A credit card is a payment card, usually issued by a bank, allowing its users to purchase goods or services or withdraw cash on credit.

2. Eligibility

Minimum Income Requirement

Borrower Segment	Basic + Fixed Income (LKR)
Private Sector	100,000
Government Sector	100,000
Salaried Professional	100,000 (Gross Income)
Business Borrowers	200,000 (Net Income)

Policy Guideline

Age	18 - 70
DSCR	UP to 50%

3. Interest Rates - Please refer the HNB Web site - <https://www.hnb.net/retail-services-tariff>

Financial and other benefits to customers including incentive and promotions

- ✓ NO JOINING FEE
- ✓ 1st YEAR ANNUAL FEE WAIVED OFF (A & B CATEGORIZED COMPANIES)
- ✓ COMPLIMENTARY SUPPLEMENTARY CARD
- ✓ FREE SMS ALERTS
- ✓ MAXIMUM CREDIT PERIOD 55 DAYS
- ✓ COMPLIMENTARY OVERSEAS TRAVEL & HEALTH INSURANCE COVER
- ✓ UNIQUE OFFERS
- ✓ QUICK CASH
- ✓ FLEXIBLE PAYMENT OPTIONS
- ✓ 24X7 CUSTOMER SERVICE
- ✓ BALANCE TRANSFER FACILITY
- ✓ EASY PAYMENT PLANS & CASH INSTALMENT PLANS
- ✓ AIRPORT LOUNGE ACCESS (PREMIUM CARDS ONLY)

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

- Updated under Credit Card and Debit Card tariffs <https://www.hnb.net/retail-services-tariff>

Procedure to be followed to obtain the product/delivery channel

- Visit the closest branch (250+ island wide)

Key Terms & Conditions

- Updated in All three languages in the website. <https://www.hnb.net/images/bank-downloads/card-center/credit-card-terms-and-conditions.pdf>

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