

# Key Fact Document

## FC Advantage Account

### Description of the product/ delivery channel

HNB Foreign Currency Advantage Account is a foreign currency savings account designed to offer higher returns for individuals.

1. Eligibility

- An individual Sri Lankan National who is resident in Sri Lanka or outside Sri Lanka
- An individual of Sri Lankan origin resident outside Sri Lanka.
- Non-national resident in or outside Sri Lanka.
- A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka.
- Sri Lankan dual citizen resident in or outside Sri Lanka.  
(Individual IIA & PFCA account holders)

2. Minimum Deposit - 5,000 units

3. Permitted currencies - USD/GBP/EUR/AUD

4. Interest Rates - Applicable rate will be paid if the minimum balance maintains in the account. Also slab wise higher interest rates can be paid depending on the balance in the account which subject to change as per interest rate circular issued monthly by Treasury. Please refer the HNB Web site - ([www.hnb.net](http://www.hnb.net))

Joint Accounts are permitted with another eligible party.

### Financial and other benefits to customers

- Attractive higher interest rates
- Unlimited withdrawals
- Access through
- Monthly E statement
- International debit card, Internet Banking, HNB Digital Banking & Mobile Banking could be offered

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

Refer bank official website under service Interest Rates & Tariffs (<http://www.hnb.net>)

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

- Visit the closest branch (250+ island wide)
- Obtaining, completing and forwarding an application with required documents. (All the Branches island wide)

Required Documents:

- Individual account opening application
- Copy of passport/ NIC
- Billing proof document (If the permanent address differs from the passport/ NIC address)
- Bank introduction letter (for IIA)

## Key Terms & Conditions

- Account cannot be opened for Minors, Business entities, Clubs and Societies & other organizations.
- No passbook will be issued.

General Terms & Conditions link given below: (<https://www.hnb.net/terms-conditions>)

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