

Key Fact Document

HNB You SAVINGS ACCOUNTS

Description of the product/service

Any Sri Lankan Citizen over 18 years of age who could furnish a valid identification could open a HNB You Savings Account. The upper age limit of the "HNB You" account is 30 years. The account should be opened as an individual account with a minimum initial deposit of Rs.2,000/-

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

- Interest rate- 2,000/- to 9,999.99 – base rate
10,000 & above - base rate + 0.5%
- HNB You branded Debit Card
- Educational/ Housing/ Vehicle & Micro Finance Loans at 0.50% lesser than the board rates
- Free Internet Banking & Mobile Banking
- Credit Card free of first year annual fee.
- Pre -paid Travel Card free of issuance fee
- "My Life" insurance policy from HNBA with 5% discount on the premium.
- Credit facilities against Savings balance up-to 90% of the Balance
- Accounts fulfilling the eligibility criteria will receive rewards under "Pathum Vimana Rewards".

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

Withholding Tax –

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- Applicable charges are published in the Bank's official web site under 'Service charges/Fees/Commission' (<http://www.hnb.net>)

Procedure to be followed to obtain the product/service

- A HNB You Savings Account could be opened by filling a mandate and by submitting a valid identification.
- HNB Teen accounts will be converted to 'HNB You' upon attaining the age of 18 years.
- 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.

Key Terms & Conditions

- E-statements will be generated on monthly basis.
- HNB You account will be automatically converted to a normal savings account when the account holder reaches 30 years of age.
- Bank will not pay interest for accounts with balances below Rs.2,000/-
- If any changes to the interest rate/gift structure and eligibility criteria of the Account, will be published in the Bank's official website. (<http://www.hnb.net>)