

# Key Fact Document

## DIGITAL BANKING APP AND INTERNET BANKING



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### Description of the product/ delivery channel

HNB offers a full-fledged digital banking suite encompassing both Mobile Banking (Mobile App) and Internet Banking (Personal Online Banking). Individuals can independently and easily sign up for mobile banking and Internet Banking using their Debit Card. Further, Digital Banking activation can be done through any branch of HNB or by calling the Call Centre.

1. Eligibility

Any individual / Joint account holders can get registered to both Mobile Banking and Internet Banking

### Financial and other benefits to customers including incentive and promotions

#### Products exempted from annual fee. (conditions apply)

- Privilege Current Account
- Premier Current Account
- Senior Citizens Account
- Sathkara
- HNB Youth
- Teen Plus
- Savings Plus (Where minimum average balance > Rs. 50,000 bi-annually)
- Salary Smart (1st year annual fee is waived off)

#### General Benefits to the users

- Simple self-onboarding
- Accessible Anytime, Anywhere
- User-Friendly Interface
- Diverse Financial Services
- Cutting-Edge Security Measures
- Real-Time Transaction Capabilities
- Personalization and Customization
- Seamless Integration Across Devices
- Innovative Technological Solutions
- Adherence to Regulatory Standards

#### Key features and functions

1. Real time fund transfers
  - a. HNB to HNB (Own/Third Party)
  - b. HNB to Non-HNB
2. Schedule one-time / recurring fund transfers
3. Viewing the portfolio at a glance (Savings Account / Current Account / Fixed Deposits / Loans)
4. Comprehensive Credit Card Inquiry & Settlement
5. Making Credit Card Payments (HNB/Non-HNB) & other Bill Payments
6. Managing all Billers & Beneficiaries with track records.
7. Viewing Transaction History & Retrieve Receipts at any time.
8. In-app notifications / push notification.
9. Government payments.

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10. Opening Fixed Deposits for a minimum of Rs.25,000-, renewing and closing same without visiting a bank branch. Preferential interest rates over published rates (Conditions apply)
11. Opening savings accounts for a minimum balance of Rs. 10,000-
12. Service Request – Cheque Book requisition & status tracker
13. Secure Mail – Secure Communication Portal.
15. Download statements from the account opening date
16. View Inward and Outward cheques

#### Customization options for user preferences

1. E-passbook facility
2. Peek Balance - View the preferred account balance without login.
3. Use Device Biometrics for easy & secure log-in instead of the passcode.
4. Set Account Preferences at your own (View / View & Transfer / Hide Account)
5. Set credit card Preferences on your own (View / View & Transfer / Hide Account)
6. Set transaction limits.
7. Enabling disabling in-app notifications / push notification
8. Display name change
9. Set the primary (default) account on your preference
10. Display name change
11. Set account nick name
12. Change 2FA mode (SMS OTP only / Email OTP only / Both SMS & Email OTP)

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

#### Charges levied on Digital Banking

Channel	Annual Charge	Charging method
Mobile Banking	Rs.750/- Per annum	Rs.350/- bi-annually (June/Dec)
Internet Banking	Rs.750/- Per annum	Rs.350/- bi-annually (June/Dec)
Both Mobile and Internet Banking	Rs.750/- Per annum	Rs.350/- bi-annually (June/Dec)

#### Charges applicable on Transactions

Transactions	Fee applicable
Fund transfers - Within HNB	Free of charge
Fund transfers - Non HNB	Rs.25/- per transaction
Credit card payments - HNB	Free of charge
Credit card payments - Non HNB	Rs.25/- per transaction
Bill payments	Free of charge
Government Payments (IRD / Customs)	Rs.25/- per transaction
Government Payments (Gov Pay)	Rs.15/- per transaction
Cash to Mobile	Rs.20/- per transaction

#### Fund Transfer Limits

Transaction Type	Minimum Amount (Rs.)	Per Transaction (Rs.)	Per Day (Rs.)
Own Account Transfers	100	30 Mn	300 Mn
Transfer to any HNB Account	100	10 Mn	10 Mn
Other Bank Transfers	100	5 Mn	10 Mn
Cash to mobile	100	40,000- per mobile	200,000-

### Bill Payments Limits

Merchant Type	Minimum Amount (Rs.)	Per Transaction (Rs.)	Per Day (Rs.)
Specialized Merchants	10	> 200,000	Unlimited
Other Merchants	10	200,000	Unlimited

### Credit Card Payment Limits

Credit Card Type	Minimum Amount (Rs.)	Per Transaction (Rs.)	Per Day (Rs.)
HNB	10	2Mn	Unlimited
Non HNB	10	2Mn	Unlimited

### Government Payments

Government Institution	Minimum Amount (Rs.)	Per Transaction (Rs.)	Per Day (Rs.)
IRD	100	10Bn	Unlimited
SL Customs	100	20Bn	Unlimited

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

### Compatibility and device requirements

Minimum OS Versions to download and install HNB Mobile Banking App in the App store or Play store.

- 1.iOS - 12.0
- 2.Android - 6.0

### Step-by-step guide to downloading and installing the app.

- Android - Google Play Store - HNB Digital Banking - Install - Open
- iOS - App Store - HNB Digital Banking - Install - Open

### Step-by-step guide for account registration (Mobile Banking & Internet Banking)

- a. Tap on "New to Mobile Banking? Register"/ "New to Online Banking? Register"
- b. Accept Terms and Conditions
- c. Enter the Bank Account Number and NIC / Passport associated with it.
- d. Select the OTP receiving mode (Registered Mobile Number / Registered email address / Send to both)
- e. Validate the OTP
- f. Choose the preferred activation method.
- g. Activate with Debit Card & PIN
- h. I don't have a Debit Card
  - i. I am at the Branch.
  - ii. Call the Call Centre
- i. Create Username (Minimum 3 characters)
- j. Create a Passcode for Mobile Banking with 6 digits / Create a Password for Internet Banking with min 8 characters & max 20 characters (a number & a letters will be mandatory. Special characters are optional)
- k. Confirm the Passcode / password created.
- l. Login using the credentials.

## **Procedures for reporting an incorrect bill payment / fund transfer or other transaction error**

- a. Upon identifying the dispute, navigate to the menu option, select online banking center compose a secure mail with all the transaction details (date, AC debited, Amount, incorrect AC, Intended AC, reason) and the instructions to the bank.
- b. Alternatively, call our Hot Line 0112462462 to lodge a complaint. Upon reporting, a SMS confirmation with the complaint reference number will be provided.

## **Procedures for reporting an unauthorized transaction**

- a. Contact our Hot line immediately to request a block on your profile or account to prevent further unauthorized access.
- b. Send a secure mail or submit a written request to your nearest branch to initiate chargeback procedures for fraudulent transactions.
- c. Lodge a police complaint to obtain legal support for transaction recovery.

## **Key Terms & Conditions**

### **Mobile Banking**

- a. Launch the Mobile App
- b. Tap on "New to Mobile Banking? Register"
- c. Accept Terms and Conditions

### **Internet Banking**

- a. Visit [www.hnb.lk](http://www.hnb.lk)
- b. Select Personal Online Banking <https://onlinebanking.hnb.lk/>
- c. Click on "New to Online Banking? Register"
- d. Accept Terms and Conditions <https://onlinebanking.hnb.lk/onboarding-password>

General Terms & Conditions link given below:

[\(https://www.hnb.net/terms-conditions\)](https://www.hnb.net/terms-conditions)

For more information - 0112 462 462/ [hnbconnect@hnb.lk](mailto:hnbconnect@hnb.lk)

