

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Sri Lankan citizens aged 18 years and above are eligible to open a Money Market Account.</li> <li>▪ Personal accounts can be opened either as an individual account or as a joint account (maximum of three parties).</li> <li>▪ Non – personal accounts (Business entities) may open Money Market Accounts only if they maintain a Current Account with the Bank.</li> </ul>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ The minimum initial deposit amount shall be Rs.100,000/- is required to open Money Market Account. There are no restrictions on subsequent deposits or withdrawals.</li> <li>▪ Interest is paid only if a minimum balance of Rs.100,000/- is maintained. If the balance falls below this, interest is not paid for those specific days.</li> <li>▪ Interest is accrued daily on account balance and credited monthly.</li> <li>▪ Only statement accounts are available. Cheque books are not issued.</li> <li>▪ Interest rates are linked to Inter – Bank Money Market rates, reviewed weekly.</li> <li>▪ Prevalent interest rates will be available on inquiry from the Branch or in the Corporate Website: <a href="https://www.combank.lk/rates-tariff#interest-rates">https://www.combank.lk/rates-tariff#interest-rates</a></li> <li>▪ Required documents to open a Money Market Account,             <ul style="list-style-type: none"> <li>i. Current Account Mandate</li> <li>ii. Know Your Customer (KYC) Form</li> <li>iii. National Identity Card/Valid Driving License/Valid Passport that carries the NIC Number</li> <li>iv. Address verification documents (If the address given to the Bank is different from the National Identity Card)</li> <li>v. Any other document the Bank may require to establish the identity or eligibility of the applicant</li> </ul> </li> <li>▪ Account opening applications can be obtained from the nearest Commercial Bank branch or downloaded from Bank’s Corporate Website: <a href="https://www.combank.lk/downloads">https://www.combank.lk/downloads</a></li> </ul>

<b>Benefits and Value Added Services</b>	<ul style="list-style-type: none"> <li>▪ ATM/Debit Card is issued to all personal account holders to facilitate convenience in utilizing funds.</li> <li>▪ ‘ComBank Digital’ Internet Banking Facility and Mobile POS.</li> <li>▪ SMS Alert facility</li> <li>▪ Free e-Passbook and Free e-Statement Facility (default enrolment for all accounts).</li> </ul>
<b>Operations</b>	<ul style="list-style-type: none"> <li>▪ Withdrawals can be made through ATMs/CRMs, via fund transfer to a linked Current/Savings account, or over the counter.</li> <li>▪ Cash deposits can be made through CRMs, via fund transfer to a linked Current/Savings account, or over the counter.</li> <li>▪ Cheques may be accepted to the credit of account on selective basis, at the discretion of the Bank.</li> <li>▪ All customer instructions pertaining to the account must be given in writing to ensure proper authority and audit trails.</li> <li>▪ Nominations permitted for personal customers.</li> <li>▪ Enrolled for e-Statements by default.</li> <li>▪ Accounts remain inactive for 2 years with no operations (other than interest) will be classified as dormant account. An account remaining dormant for 10 years, will be considered abandoned and dealt in accordance with the regulatory guidelines.</li> <li>▪ Compensation available on the deposit as per the Sri Lanka Deposit Insurance and Liquidity Support Scheme by CBSL. Compensation up to the extent stipulated in the scheme will be applicable in the event the Financial Service Provider is unable to honour the deposit liability or any other event stated in the Scheme.</li> </ul>
<b>Fees and Chagres</b>	<ul style="list-style-type: none"> <li>▪ Fees will be applicable for;             <ul style="list-style-type: none"> <li>a) Debit Cards and Value Added Services</li> <li>b) Over the counter cash withdrawals up to Rs.200,000/-</li> <li>c) Closure of an account</li> </ul> </li> <li>▪ Current fees/commissions will be available on inquiry from the Branch or in the Corporate Website: <a href="https://www.combank.lk/rates-tariff#general-tariffs">https://www.combank.lk/rates-tariff#general-tariffs</a></li> </ul>

## KEY FACTS DOCUMENT -MONEY MARKET ACCOUNT



<b>Terms &amp; Conditions</b>	Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact your nearest branch or visit: <a href="http://www.combank.lk">www.combank.lk</a> for the latest updates.
<b>Clarifications and Inquiry</b>	Please contact the Contact Centre on 011-2353353 / 1316 or the Branch/Branch Manager/Head of the Department.
<b>Complaint Handling Procedure</b>	<p>Complaints can be directed through the following channels;</p> <ol style="list-style-type: none"><li>Complaint to the Branch/Branch Manager or the Head of the Department</li><li>Contact our Call Centre on 011-2353353 / 1316 or email to: <a href="mailto:info@combank.net">info@combank.net</a></li><li>Contact Chief Manager - Operations during business hours (from 8.30 am to 5.15 pm) on Tel: +94 11 2486045</li><li>Complaints and Grievances handling procedure in the Corporate Website of the Bank: <a href="https://www.combank.lk/contact#complaints-and-grievances">https://www.combank.lk/contact#complaints-and-grievances</a></li><li>If not satisfied with the solution provided by the Bank, customer has the option to escalate the complain to;<ul style="list-style-type: none"><li>The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka as per the specified format available in their Website: <a href="https://www.cbsl.gov.lk/en/fcrd">https://www.cbsl.gov.lk/en/fcrd</a></li><li>The Financial Ombudsman, Office of the Financial Ombudsman - Sri Lanka, No. 143A, Vajira Road, Colombo 05. Contact Number: +94 11 259 5624 Tele Fax: +94 11 259 5625 Email: fosril@slt.net.lk Website: <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></li></ul></li></ol>