

KEY FACTS DOCUMENT - CREDIT CARDS

Eligibility	<ul style="list-style-type: none"> ▪ Sri Lankan residents between 18 to 59 years of age are eligible to apply for Credit Cards. ▪ Eligible income criteria and special segments – Refer the Table 01 and Table 02 below. ▪ For applications from resident foreign nationals who possess valid Sri Lankan Residence Visa; <ul style="list-style-type: none"> - Salary/income to be remitted to an account at the Bank with Direct Debit Facility for 100% of outstanding. - For certain requests, collateral would be required. ▪ Applications from Non-Residents, Credit Cards are issued under strict compliance with the prevailing Exchange Controller regulations.
Key Features	<ul style="list-style-type: none"> ▪ Available from Visa, MasterCard, UnionPay and LankaPay – for Silver, Gold, Platinum and Premium categories (Table 03). ▪ Premium Cards - Visa - Visa Signature and Visa Infinite, MasterCard - World MasterCard, UnionPay - UnionPay Asia Prestige Platinum & UnionPay Asia Prestige Diamond (Table 03) ▪ NFC Capable Chip Cards - Near Field Communication enabled. ▪ Flexible Settlement Dates - 5th, 10th, 15th, 20th, 25th, 31st of each month. ▪ Interest Free Period - Minimum 21 days and maximum up to 51 days. ▪ Bill Payments Options Direct Debit, Digital Banking, Q+ App, Corporate Web, Flash App, CRM and CDM, ATM bill payments facility for registered customers, Scan and pay option available in the Credit Card statement, CEFTS payments, Cheque payments and over the counter cash payments through branch network. ▪ Supplementary Cards Any immediate family member can obtain a card and utilize your limit (or a lesser limit of your preference) and it will be billed to your card account. Eligibility criteria are above 18 years.

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Benefits and Value Added Services	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ Travel Insurance for Corporate, Platinum and Premium Credit Cardholders (table 04). ▪ Complementary Lounge Accesses for Premium Credit Cardholders (table 04). ▪ Special Discount Offers covering leisure, clothing, dining, life-style products, electrical, electronics, healthcare etc. ▪ Max Loyalty Rewards for Anagi 'Gold', Platinum & Premium Credit Cards. (One Point = One Rupee) ▪ Auto Bill Pay At present: Dialog, CEB, LECO, SLT, NWSDB and Mobitel. The cardholder is required to register the billing accounts. ▪ Easy Payment Plans – Easy Payment Plan happens at the registered merchant point ▪ Flexi Plans Ability to convert any purchase of above Rs 25,000/-, performed outside the registered merchant circle into instalments. Transactions permitted by the Bank which are performed in the personal capacity ▪ Cash Advances through Credit Cards (Instant cash withdrawals through ATMs'). ▪ 'Cash on Card' Instant loan facility payable in equal monthly instalments. ▪ Balance Transfer facility ▪ Limit enhancements and Credit Card upgrades ▪ Affinity & Co-branded Credit Cards (table 05)
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Operations	<ul style="list-style-type: none"> ▪ Documents Required <ul style="list-style-type: none"> ▪ Duly Filled Credit Card Application https://www.combank.lk/downloads/file/73/credit-card-english ▪ NIC/Passport with address verification/Driving License ▪ 03 months Bank Statements ▪ 03 months Salary Particulars ▪ Service Confirmation Letter/Contract of Service/Work Agreement/Copy of Employment ID (The Bank reserves the right to request for additional documents if required) ▪ Flexi Plans <p>The cardholder needs to make the request;</p> <ul style="list-style-type: none"> ▪ Within 07 days of the payment made for Medical, Educational, Insurance and all on-line payments. ▪ Within 14 days of the payment made for other types of transactions. ▪ Cash Advances <p>The cardholders can obtain a 'Cash Advance' from the Credit Card by withdrawing from any of our ATM's and other Bank ATMs, that display "Cirrus" or "PLUS" logos in Sri Lanka or overseas (maximum up to 75% of the main Credit Card limit)</p> ▪ 'Cash on Card' instant loan facility - 75% of available credit balance (from minimum Rs.25,000/- to maximum Rs.500,000/-) payable in equal monthly instalments. ▪ Balance Transfer facility <ul style="list-style-type: none"> ▪ Other bank Credit Card outstanding balances with high interest, could be transferred to Commercial Bank Credit Card. Minimum balance transfer amount should be Rs.25,000/- ▪ The cardholder is required to submit; <ul style="list-style-type: none"> - Pay-off balance of the other Bank Credit Card - Request letter (mentioning to cancel the other Bank Credit Card and the settlement period of the balance transfer facility) ▪ Limit enhancements and Credit Card upgrades <p>The cardholders can request for Credit Card limit enhancement and the Bank would enhance the credit limit and upgrade the card type accordingly. (The Bank follows an independent evaluation criteria when dealing with such requests)</p>
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	<ul style="list-style-type: none"> ▪ Closure / Cancellation of Credit Cards <i>The closure of Credit Cards may either by a written request of the cardholder along with the card(s) cut in half or upon the death, bankruptcy or insolvency of the cardholder or when the whereabouts of the cardholder become unknown to the Bank. In the event the primary cardholder cancels the card, all the supplementary cards will deemed to be cancelled while all cardholders including the supplementary cardholders shall continue to be jointly and severally liable to the Bank for all charges and liabilities.</i> ▪ <i>The cardholder shall remain liable for any transactions and/or bank charges (including interest, stamp duty) already incurred but not yet billed to the credit card account as at the date of closure.</i> ▪ <i>Such amounts will become immediately payable by the cardholder upon being debited to the credit card account.</i> ▪ <i>A final statement will be issued for the relevant period, and the cardholder is required to make arrangements to settle the outstanding balance as indicated in the statement.</i> ▪ <i>Any existing credit card settlement instructions (standing instructions) will be terminated upon the closure of the credit card account.</i> ▪ <i>If the credit card has been nominated for standing instruction payments to third parties, it is the cardholder’s responsibility to cancel such instructions immediately to avoid any inconvenience.</i> ▪ General Terms & Conditions are available in the Corporate Website; https://www.combank.lk/info/file/64/credit-cards-general-terms-conditions ▪ ‘The Code of Conduct for Credit Card Operations’ is available in the Corporate Website; https://www.combank.lk/info/file/156/code-of-conduct-for-credit-card-operations ▪ For disputes related to card payments, please refer Dispute Handling Policy hosted in Bank’s corporate website. https://www.combank.lk/info/34https://www.combank.lk/info/34
Fees and Charges	<ul style="list-style-type: none"> ▪ Current Fees will be available on inquiry from the Branch or in the Corporate Website; https://www.combank.lk/rates-tariff#cards-atm-tariffs+ ▪ Calculation of Interest for Credit Card outstanding balance; - (table 06) ▪ Calculation of late payment fee; https://www.combank.lk//info/file/157/late-payment-fee-calculation
Terms & Conditions	<p>Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions or visit the Bank’s corporate Website: www.combank.lk</p>

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Clarifications and Inquiry on Account Transactions	Please contact the Contact Centre on 011-2353353 or the Branch/Branch Manager/Head of the Department.
Complaint Handling Procedure	<p>Complaints can be directed through the following channels;</p> <ul style="list-style-type: none">a) Complaint to the Branch/Branch Manager or the Head of the Departmentb) Contact our Call Centre on 011-2353353 or email to: info@combank.netc) Contact Chief Manager - Operations during business hours (8.30 am to 5.15 pm) on Tel: +94 11 2486045d) Complaints and Grievances handling procedure in the Corporate Website of the Bank: https://www.combank.lk/contact#complaints-and-grievancese) 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">- The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka as per the specified format available in their Website: https://www.cbsl.gov.lk/en/fcrd- 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@sltnet.lk Website: www.financialombudsman.lk

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Table 01 - Eligibility income criteria and special segments

CATEGORY	ELIGIBLE INCOME
1. Salaried - Private Sector	Rs 50,000/- Gross (15% of variable income)
2. Salaried – Government Employees, Applicants who remit salary to accounts at Commercial Bank	Rs 40,000/- Gross (25% of variable income)
3. Business/Professionals/ Self-employed	Rs 75,000/- Gross (should have an active ComBank account older than 12 months)

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Table 02 - Eligibility income criteria and special segments

	Customer Category/ Undergraduate Program	Institute / University	Program Period	Proposed Eligibility Criteria /Category	Supporting Documents
1	Final Year Medical Student				NIC / DL /PP University ID Self Income Declaration
	- MBBS	Government University /KDU	05 Years	Final Year Students	
	- BDS (Bachelor of Dental Surgery)	Government University	04 Years	Final Year Students	
	- Ayurvedic	Government University	05 Years	Final Year Students	
2	Final Year Engineering Student	Government University /KDU	04 Years	Final Year Students	
3	IT Student	UGC Approved University / KDU	Gov University - 04 Years Private University - 03 Years	Final Year Students with internship or part time employment	NIC / DL /PP Proof of Income or Self Income Declaration
4	PHI (Public Health Inspectors Program)	National Institute of Health Sciences	01 Year & 06 months	Any student	NIC / DL /PP & Student ID
5	Student Midwife (Public Health midwife Program)	Nursing Training school	01 Year & 06 months	Any student	
6	Student Nursing Officer (Nursing Training Program)	Nursing Training school	03 Years	1st Year completed	
7	Governments Teaching Service (National Diploma in Education science)	National College of Education	03 Years	Final Year Student	
8	Government Employees Recruited under the ' Graduate ' Scheme	Any UGC Recognized University	Passed out Graduates	Gross salary - 40,000/-	NIC / DL / PP Degree Confirmation Staff ID Placement Letter

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Table 03 - Credit card types and minimum limit profiles

CARD TYPE	MINIMUM LIMIT (LKR)
Visa Infinite / UnionPay Asia Prestige Diamond (on invitation)	2,500,000/-
Visa Signature / World MasterCard / UnionPay Asia Prestige Platinum	750,000/-
Visa / MasterCard / UnionPay / LankaPay Platinum	250,000/-
Visa / MasterCard / UnionPay / LankaPay Gold	100,000/-
Visa / MasterCard / LankaPay Silver	Up to 100,000/-

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Table 04 - Complementary lounge accesses for premium credit cardholders

CARD SCHEME	CARD CATEGORY	NO OF COMPLEMENTARY/FREE LOUNGE VISITS PER YEAR PER CARD	LOUNGE ACCESS PROVIDERS
VISA	Visa Signature	2 free visits per year	Lounge KEY
	Visa Infinite	4 free visits per year	
MasterCard	World MasterCard	2 free visits per year	Lounge KEY
UnionPay	Asia Prestige Platinum	6 free visits per year	PRIORITY PASS
	Asia Prestige Diamond	Free unlimited visits for the cardholder and 06 free visits for the travelling companions	PRIORITY PASS

Free Travel Insurance for Corporate, Platinum and Premium Credit Cardholders

For inquiries related to Travel Insurance Policy ; <https://www.combank.lk/info/file/63/travel-insurance-policy>

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Table 05 - Affinity and Co-branded Credit Cards

CARD TYPE & ELIGIBILITY	KEY FEATURES	BENEFITS AND VALUE ADDED SERVICES
<p><u>ANAGI CREDIT CARD</u> Sri Lankan residents between 18 to 59 years of age are eligible to apply for a Credit Card.</p>	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ A specially designed 'Anagi' Credit Card is issued ▪ The 'Anagi' Credit Card is issued in 02 flavours, 'Anagi' Gold - minimum credit limit – Rs 50,000/- 'Anagi' Platinum - Minimum credit limit – Rs 150,000/- ▪ Special Max Loyalty Rewards Points 'Anagi' Gold - 01 reward point for every Rs. 600/- spent. 'Anagi' Platinum - 01 reward point for every Rs. 500/- spent (01 point = 01 LKR) 	<ul style="list-style-type: none"> ▪ 50% Cash-back Maximum up to Rs. 1,000/-) for the 1st POS / On-line transaction. To be eligible, minimum value of the first transaction to be Rs. 2,000/-or above ▪ Supplementary cards with a 50% discount for Annual fee of the Supplementary Card ▪ Special promotions covering 'International Women's Day' and 'Mother's Day' etc. ▪ A concessionary rate for Gold Loans (advised from time to time subject to periodical review) Would be available by simply producing a valid 'Anagi' Credit Card or a Debit Card at the Pawning counter ▪ The cardholders are entitled for all other benefits, offers and value added services which are offered by the Bank
<p><u>COMBANK MOBTEL DATA PLUS CREDIT CARD</u> Sri Lankan residents between 18 to 59 years of age are eligible to apply for a Credit Card. (The applicant is required to have an active pre-paid or post-paid Mobitel mobile connection registered under his/her name)</p>	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ A specially designed co-branded Credit Card is issued ▪ The 'ComBank Mobitel Data Plus Credit Card' is issued in the following flavours, Mastercard Silver Mastercard Gold Mastercard Platinum World Mastercard (Premium) (General limit profiles are applicable – table 03) ▪ Special Max Loyalty Rewards Points 'ComBank Mobitel Data Plus' Platinum - 01 reward point for every Rs. 600/-spent 'ComBank Mobitel Data Plus' Premium (World Mastercard) - 01 reward point for every Rs. 200/- spent (01 point = 01 LKR) 	<ul style="list-style-type: none"> ▪ 5GB free data at the time of the activation of the Credit Card ▪ 50 MB free data for every Rs 1,000/- spent on the Credit Card ▪ The cardholders are entitled for all other benefits, offers and value added services which are offered by the Bank
<p><u>COMBANK SLIC MOTOR PLUS CREDIT</u></p>	<ul style="list-style-type: none"> ▪ Joining Fee waived off 	<ul style="list-style-type: none"> ▪ The opportunity to settle the annual insurance premium through a

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<p>CARD Sri Lankan residents between 18 to 59 years of age are eligible to apply for a Credit Card.</p> <p>(The applicant should possess a valid Motor Insurance policy obtained from Sri Lanka Insurance Corporation- Motor Plus) under the cardholder's name)</p>	<ul style="list-style-type: none"> ▪ First Year annual fee waived off ▪ A specially designed co-branded Credit Card is issued ▪ The 'ComBank SLIC Motor Plus Credit Card' is issued in the following flavors, Mastercard Gold Mastercard Platinum (General limit profiles are applicable – table 03) ▪ Special Max Loyalty Rewards Points 01 reward point for every Rs. 600/-spent (01 point = 01 LKR) 	<p>monthly instalment plan using the co-branded card Maximum period allowed under this payment plan would be 12 months</p>
<p>COMBANK NEGC (NUWARA ELIYA GOLF CLUB) PRIVILEGE PREMIUM CREDIT CARD Sri Lankan residents between 18 to 59 years of age are eligible to apply for a Credit Card.</p> <p>(Exclusively for Nuwara Eliya Golf Club members and the applicants are on-boarded on invitation)</p>	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ Minimum credit limit - Rs 750,000/- ▪ A specially designed co-branded Premium Credit Card is issued (World Mastercard) ▪ Special Max Loyalty Rewards Points 01 reward point for every Rs. 200/-spent (01 point = 01 LKR) 	<ul style="list-style-type: none"> ▪ Privileges offered by World Mastercard 'Priceless Cities' Program, such as discounts on course fees, privileged access, private tee times, complimentary in-cart refreshments and also special access to the 'Hidden Network' of some of the most sought-after golf courses in the world via the Mastercard concierge service ▪ Airport lounge access ▪ Travel & luxury Hotel offers and shopping offers from both local and international partners ▪ Concierge & car rentals from International service providers ▪ Travel insurance cover when you purchase a return air ticket with your Card
<p>COMBANK AFFINITY CREDIT CARDS Sri Lankan residents between 18 to 59 years of age are eligible to apply for a Credit Card</p> <p>The Old Boys of the following schools are covered under the Affinity Credit Card program;</p> <ul style="list-style-type: none"> ▪ Maris Stella College – Negombo (Mastercard) ▪ St. Anthony's College – Kandy (Mastercard) ▪ Dharmasoka College – Ambalangoda (Mastercard) ▪ Dharmaraja College – Kandy 	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ A specially designed co-branded Platinum Credit Card is issued ▪ Special Max Loyalty Rewards Points 01 reward point for every Rs. 600/-spent (01 point = 01 LKR) 	

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<p>(Mastercard)</p> <ul style="list-style-type: none"> ▪ Wesley College- Colombo (UnionPay) 		
<p><u>COMBANK 'BIZ CLUB' & BUSINESS CREDIT CARDS</u></p> <p>The bank has launched a designated credit card specially for SME segment</p> <p>The ComBank BIZ Club Credit Card is issued to active members who come under the BIZ Club category (ComBank lending portfolio above Rs 5.0 Mn)</p> <p>The "Business" Credit Card is issued to the customers who are directly falling under the SME categorization as per the company performance.</p> <p>Sri Lankan residents between 18 to 59 years of age are eligible to apply for a Credit Card</p>	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ A specially designed Mastercard branded Platinum 'Biz Club' and 'Business' Credit Card is issued ▪ Special Max Loyalty Rewards Points Loyalty Point for every LKR 400/- spent (01 point = 01 LKR) 	<ul style="list-style-type: none"> ▪ Mobile banking facilities are offered free of charge ▪ Online banking joining and first year annual fee waived off ▪ Paymaster registration and first month processing fee waived off ▪ Invitations (Selected SMEs) to participate at special seminars/webinars and other awareness programs for SMEs organized by the Bank ▪ Travel insurance for the overseas travel
<p><u>CORPORATE CREDIT CARD & THE CORPORATE FUEL CREDIT CARD</u></p> <p>The Corporate Credit Card is designed to cater the requirements of Banks' corporate customers.</p> <p>The Corporate Fuel Credit Card is a variant to the Corporate Credit Card which restricts the card only for pumping fuel.</p>	<ul style="list-style-type: none"> ▪ Joining Fee waived off ▪ First Year annual fee waived off ▪ A specially designed Mastercard branded Platinum Corporate Credit Card is issued ▪ Special Max Loyalty Rewards Points Loyalty Point for every LKR 600/- spent (01 point = 01 LKR) 	<ul style="list-style-type: none"> ▪ Cards are personalized indicating both company name with the individual cardholder's name ▪ Through the Corporate Fuel Credit Card companies can have a better control over employees' fuel expenses or fuel allowances, since all other transaction types are blocked on this Credit Card ▪ A consolidated monthly statement is issued free of charge to the company indicating transactions carried out/fuel expenses total of each employee's card of the month in consideration ▪ 'Direct Debit Facility' for settlement by the due date by debiting company's current account

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Calculation of interest for Credit Card outstanding balance Table 06

<i>Trx Process Date</i>	<i>Description</i>	<i>Transaction Amount</i>	
		<i>Rs</i>	<i>Balance Rs</i>
01.09.2023	Opening Balance		0.00
15.09.2023	Purchase	10,000.00	10,000.00
29.09.2023	Cash Advance	15,000.00	25,000.00
29.09.2023	Fee on Cash Advance	675.00	25,675.00
30.09.2023	Closing Balance		25,675.00

Payment Due Date 21st October 2023 minimum Payment 1,027/- (25,675 * 4%)

<i>Trx Process Date</i>	<i>Description</i>	<i>Transaction Amount</i>	
		<i>Rs</i>	<i>Balance Rs</i>
01.10.2023	Opening Balance		25,675.00
21.10.2023	Payment	5,000.00	20,675.00
31.10.2023	Interest Charge	699.30	21,374.30
31.10.2023	Closing Balance		21,374.30

Interest will be Calculated & Charged as follows;

<i>Date Range</i>	<i>Amount</i>	<i>Rate APR</i>	<i>Days</i>	<i>Provisional Interest Amount</i>
15/09 - 21/10	10,000.00	28%	36	276.16
29/09 - 21/10	15,675.00	28%	22	264.54
21/09 - 31/10	20,675.00	28%	10	158.60
				699.30

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