

## KEY FACTS DOCUMENT - DEBIT CARDS

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Any Sri Lankan residents above 18 years of age who maintains a Savings or a Current Account.</li> </ul>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>Available from <b>Visa, MasterCard, UnionPay and LankaPay</b></li> <li><b>Platinum Cards</b>                      Visa - Visa Platinum                      Mastercard - Master Platinum                      UnionPay - UnionPay Platinum</li> <li><b>Bill Payments Options</b>                      Q+ App, Bill payment facility through ATM upon registration.</li> <li>Cards are issued only in individual cardholder's name.</li> <li>Debit cards can be obtained as instant cards or name printed personalized cards.</li> <li>Cards are issued with Near Field Communication (NFC) / EMV Features.</li> <li>Debit card validity period is 05 years.</li> </ul>
<b>Benefits and Value Added Services</b>	<ul style="list-style-type: none"> <li><b>Special Discount Offers</b> covering leisure, clothing, dining, life-style products, electrical, electronics, healthcare etc. (Refer Web link- <a href="https://www.combank.lk/rewards-promotions">https://www.combank.lk/rewards-promotions</a>)</li> <li><b>Max Loyalty Rewards for Platinum &amp; Elite Debit Cards</b>                      (One Point = Every 600 Rupee)</li> <li>Enable the Cardholder to withdraw / purchase up to the amount available in savings/current account subject to daily withdrawal / purchase limits prescribed by the bank.</li> <li>Withdrawals can be made 24/7 through the ATM network island wide.</li> <li>Co-branded debit cards will be issued depending on the account product types which reward points/promotions are given time to time.</li> <li>Card to card fund transfer facility available.</li> <li>Online payment facility for local and international payments.</li> <li>Accepted worldwide and at over 7000 outlets locally.</li> </ul>
<b>Operations</b>	<ul style="list-style-type: none"> <li>Card applications can be downloaded from the Bank's corporate Website or visit nearest Branch. <a href="https://www.combank.lk/downloads/file/146/other-services-english">https://www.combank.lk/downloads/file/146/other-services-english</a></li> <li>For disputes related to card payments, please refer Dispute Handling Policy hosted in Bank's corporate website. <a href="https://www.combank.lk/commercial-bank-card-dispute-management-policy">Commercial Bank   Card dispute management policy (combank.lk)</a></li> </ul>
<b>Fees and Charges</b>	<ul style="list-style-type: none"> <li><b>Current fees</b> will be available on inquiry from the Branch or in the Corporate Website; <a href="https://www.combank.lk/rates-tariff#cards-atm-tariffs">https://www.combank.lk/rates-tariff#cards-atm-tariffs</a></li> </ul>

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<b>Terms &amp; Conditions</b>	Product information and terms and conditions are included in the application and 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: <a href="http://www.combank.lk">www.combank.lk</a>
<b>Clarifications and Inquiry on Account Transactions</b>	Please contact the Contact Centre on 011-2353353 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 or email to: <a href="mailto:info@combank.net">info@combank.net</a></li><li>Contact Chief Manager - Operations during business hours (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: <a href="mailto:fosril@slt.net.lk">fosril@slt.net.lk</a> Website: <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></li></ul></li></ol>