

KEY FACTS DOCUMENT – GIG + FREELANCER ACCOUNT



Eligibility	▪ Sri Lankan citizens aged 18 years and above residing in Sri Lanka, as well as business entities duly registered in Sri Lanka. The prospective customer should be able to substantiate, with documentary evidence acceptable to the Bank, that their earnings are derived in foreign currency through the platforms mention below - Fiverr - Upwork - Freelancer.com - YouTube - TikTok - Meta (Facebook/ Instagram) - X (Formerly known as Twitter)
Key Features	▪ Personal accounts can only be opened as sole accounts. Opening of joint accounts under this scheme is not permitted. ▪ The accounts could be opened in below stated currencies; • Sri Lankan Rupees (LKR) • United States Dollars (USD) • Euro (EUR) • Sterling Pound (GBP) • Australian Dollar (AUD) ▪ FCY Freelancer accounts either personal or non personal, may be opened with Zero Balance. ▪ FCY Freelancer accounts which do not receive any remittance within a period of 3 months from the date of opening of the account, such accounts will be closed. ▪ LKR Freelancer Account, minimum initial deposit amount shall be Rs.2,000/-. The Bank shall specify the minimum initial deposit from time to time. ▪ Only Statement Savings Account available. ▪ Prevailing interest rates will be available on inquiry from the Branch or in the Corporate Website : https://www.combank.lk/rates-tariff#interest-rates

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	▪ Required documents to open a GiG+ Freelancer Account, I. Account Mandate II. Know Your Customer (KYC) Form III. National Identity Card/Valid Driving License/Valid Passport that carries the NIC Number IV. Address verification documents (If the address given to the Bank is different from the National Identity Card) V. Any other document the Bank may require to establish the identity or eligibility of the applicant VI. Special Declaration VII. Proof of platform VIII. Proof of engagement in online platforms IX. Corresponding sources of funds ▪ Account opening applications can be obtained from the nearest Commercial Bank branch or download from Bank's Corporate Website: https://www.combank.lk/downloads Visit the nearest Branch and submit duly completed documents to open the account
Benefits and Value Added Services	▪ Ability to obtain a Personalized or instant Debit Card ▪ Personal Loans, Home Loans and Leasing facilities will be offered based on your platform income ▪ Credit Card with no joining fee and 1st year Annual fee waive off ▪ Call & Convert payment plans through Card Centre: Applicable only to annual subscriptions and license fees for online platforms. Eligible transactions can be converted into a 12-month, 0% interest payment plan, limited to one transaction per year ▪ 'ComBank Digital' Internet Banking Facility 1st year Annual fee waive off ▪ Mobile POS ▪ SMS Alert Facility ▪ Free e-Passbook ▪ Free e-Statement Facility

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	▪ Standing Order Facility(subject to guidelines)
Operations	▪ Interest will not be paid for balances less than the minimum balance stipulated by the Bank ▪ Deposits and withdrawals can be made through ATMs, CDMs and CRMs or over the Branch counters ▪ Account can be accessed and operated 24/7 from any part of the country or from overseas through, CDMs and CRMs. (cash deposit, cheque deposit) ▪ Cheques may be accepted to the credit of account on a selective basis, at the discretion of the Bank. ▪ Inoperative accounts which carry less than the required minimum balance may be closed by the Bank. ▪ Accounts does not received remittances from the declared sources or platforms for a continuous of 06 months will be converted respective product types ▪ Accounts remain inactive for a period of two years with no operations (other than interest)will be classified as a dormant account. ▪ 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.
Fees and Chagres	▪ A monthly service fee will be applicable if the monthly average balance in the account falls below • Fees will be applicable for; I. Debit Cards and Value Added Services II. Over the counter cash withdrawals up to Rs.200,000/ III. Closure of an account ▪ Current fees/commission will be available on inquiry from the Branch or in the Corporate Website: https://www.combank.lk/rates-tariff#general-tariffs
Terms & Conditions	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
Clarifications and Inquiry on Account Transactions	Please contact the Contact Centre on 011-2353353 / 1316 or the Branch/Branch Manager/Head of the Department

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Complaint Handling Procedure	Complaints can be directed through the following channels; - Complaint to the Branch/Branch Manager or the Head of the Department - Contact our Call Centre on 011-2353353 / 1316 or email to: info@combank.net - Contact Chief Manager - Operations during business hours(8.30 am to 5.15 pm) on Tel: +94 11 2486045 - Complaints and Grievances handling procedure in the Corporate Website of the Bank: https://www.combank.lk/contact#complaints-and-grievances - If not satisfied with the solution provided by the Bank, customer has the option to escalate the complain to; - 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@slt.net.lk Website: www.financialombudsman.lk
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