

APPLICATION TO OPEN A SAVINGS ACCOUNT & OTHER SERVICES



The Manager
Commercial Bank of Ceylon PLC

FOR OFFICE USE ONLY	
Date (DD/MM/YYYY) :	<input style="width: 95%;" type="text"/>
Account No :	<input style="width: 95%;" type="text"/>
CIF No :	<input style="width: 95%;" type="text"/>
Manager's Intl :	<input style="width: 95%;" type="text"/>

Please open a account in my name. I agree to comply with and to be bound by the rules and regulations applicable for the conduct of such account. Account will be operated by myself.

Title :	<input type="checkbox"/> (Rev / Mr / Mrs / Miss / ...)	Full Name :			
Address :			Phone No. (Home) :		
			Phone No. (Mobile) :		
			Phone No. (Office) :		
Date of Birth : <small>(DD/MM/YYYY)</small>		NIC / Passport No :		Profession : <small>(Please specify)</small>	
E-mail :			I am / not an income tax payer		Income Tax File No : <input style="width: 50px;" type="text"/>

PRODUCT FEATURES

<input type="checkbox"/> Statement Savings*	<input type="checkbox"/> e-Passbook (EPB)	Statement Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Statement Type <input type="checkbox"/> e-Statements (ES) <input type="checkbox"/> Printed - Statements	<input type="checkbox"/> Pass book Savings	<input type="checkbox"/> e-Passbook (EPB)
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DEBIT CARD (DC) Yes No * DEBIT CARD is mandatory for Statement Savings

Card Type : INSTANT CARD -	<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard	<input type="checkbox"/> Anagi	<input type="checkbox"/> Remittance	<input type="checkbox"/> Flash	<input type="checkbox"/> VIBE	<input type="checkbox"/> SME	<input type="checkbox"/> UnionPay
PERSONALIZED -	<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard	<input type="checkbox"/> Anagi	<input type="checkbox"/> Remittance	<input type="checkbox"/> Flash	<input type="checkbox"/> VIBE	<input type="checkbox"/> Platinum	<input type="checkbox"/> Udara
	<input type="checkbox"/> UnionPay <input type="checkbox"/> Other (please specify <input style="width: 100px;" type="text"/>)							

Name to appear on the Card :
(Only for Personalized Cards) (24 characters including spaces & should match with the NIC)

Daily cash withdrawal limit & corresponding purchase limit :	<input type="checkbox"/> Rs. 300,000/-	<input type="checkbox"/> Rs. 400,000/-	<input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> /-	<input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> /-	Personal Identification Number : <input type="checkbox"/> Via SMS <input type="checkbox"/> Via Post
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Card will be collected at : <input style="width: 100px;" type="text"/>	I confirm safe receipt of	PIN mailer: <input style="width: 100px;" type="text"/>	Card : <input style="width: 100px;" type="text"/>	<input type="checkbox"/> Signature	<input type="checkbox"/> Date	<input type="checkbox"/> Signature	<input type="checkbox"/> Date
Card No : <small>(for branch use only)</small>	<input style="width: 100px;" type="text"/> X X X X X X X X X X			Mother's Maiden Name: <input style="width: 100%;" type="text"/>			

ONLINE BANKING / MOBILE APP (OB) Yes No

MOBILE BANKING (MB) Yes No

Mobile Banking via SMS USSD Mobile number :
(If differs from above mobile no)

SMS ALERTS (SMS) Yes No Minimum transaction amount for each service is Rs 100/-
(Except for Online Banking and POS transactions)

All transactions **

ACCOUNT/S TO BE LINKED TO SERVICES (e-STATEMENT / e-RENEWAL NOTICE / e-PASSBOOK / DEBIT CARD / ONLINE BANKING / MOBILE BANKING / SMS ALERTS)

	(Primary Account for POS)	ES/ER	EPB	DC	OB	MB	SMS		ES/ER	EPB	DC	OB	MB	SMS	
1		<input type="checkbox"/>	3		<input type="checkbox"/>										
2		<input type="checkbox"/>	4		<input type="checkbox"/>										

I hereby confirm that the information given above is true & correct. I further confirm that I have read & understood the terms and conditions governing the issue of all services as detailed overleaf. I hereby agree to abide by them and subsequent amendments, variations or changes thereto which may at any time be made by the Bank.

Signature <input style="width: 100%;" type="text"/>	Pass Book received	<input style="width: 100%;" type="text"/>
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For office use only

	Initial	EMP No.		Initial	EMP No.		Initial	EMP No.	KYC docs obtained <input type="checkbox"/>
Input by			Checked by			Scanned by			

INSTRUCTIONS

- 01. A Joining fee and an Annual/Renewal fee will be applicable to all services. The relevant fees are published in the Bank's web site which could also be obtained from any branch.
- 02. The ATM/DEBIT Card will be valid for a period of five years only.

TERMS AND CONDITIONS – SAVINGS ACCOUNT

- 01. Interest will be credited monthly at the rate determined by the Bank.
- 02. Interest will not be credited if the balance in the account is less than the required minimum balance stipulated by the Bank.
- 03. Additional Terms & Conditions for Passbook Savings Accounts are printed in the passbook.
- 04. I / We hereby give the consent to the Bank to capture my / our photograph/s for the purpose of identification and to verify the authenticity of the National Identity Card/s via the information system of the Department for Registration of Persons.
- 05. I / We hereby give the consent to the Bank to process, store and retain the application, all information and data provided in the application and/ or any mandates in physical or in electronic form and hereby authorise the Bank to submit same as evidence to law enforcement authorities that includes judicial courts or as stipulated by any other law if and when required.
- 06. I / We hereby give the consent to the Bank to use my / our contact information to improve customer service and to communicate marketing materials, product /service details, and customer surveys. I /We understand that, to discontinue receiving such materials, the use of "StopAd/ Unsubscribe" option is available.
- 07. I /We acknowledge that the Bank is obligated to adhere to regulations and report any transactions deemed appropriate or exceeding specified thresholds to the Financial Intelligence Unit (FIU) of the Central Bank of Sri Lanka, Inland Revenue Department (IRD) or any other party authorized to obtain such information including Credit Information Bureau of Sri Lanka (CRIB), in case of credit facilities.
- 08. I / We acknowledge and understand the responsibility as an account holder / customer to notify or periodically update the Bank of any changes in name, address, contact details or any other information provided to the Bank in accordance with the Customer Due Diligence Rules, No. 01 of 2016, as outlined in the Extraordinary Gazette No. 1951/13 dated January 27, 2016, issued by the FIU (as may be amended from time to time). I / we hereby undertake to cooperate with the Bank for updating of customer information and understand that failure to fulfil this requirement may lead to restrictions in onboarding / continuation of account operations and /or withdrawal of facilities.
- 09. I / We acknowledge that the Bank reserves the right to modify interest rates, fees, commissions and charges periodically. Updated details will be notified and prominently displayed on Digital Signage panels installed at Branches and can be obtained through inquiries from Branches, Contact Centre or by accessing the Corporate Website.
- 10. I / We agree that as part of the Bank's contractual obligation to provide the necessary services along with Bank's desire to optimize the usage of the IT infrastructure of the Bank, the Bank may from time to time utilize information system infrastructure managed or owned by reputed third-party service providers that may be located within or outside Sri Lanka. I/We acknowledge and agree that the Bank may share my/our data with such service providers for hosting and processing information systems.
- 11. I / We acknowledge that the Compensation available on Deposits (other than the excluded deposits in the Scheme) as per the Sri Lanka Deposit Insurance and Liquidity Support Scheme by Central Bank of Sri Lanka up to the extent stipulated, in the event the Bank is unable to honour the deposit liability or any other event stated in the Scheme.
- 12. As per the exit policy of the Bank, the Bank reserves the right to terminate the banking relationship if the transactions of the account are in the opinion of the Bank deem unsatisfactory / unacceptable to the Bank.
- 13. Details of complaint handling mechanism of the Bank and alternate procedures can be obtained by inquiry from Branches; in the Digital Signage panels installed at Branches and accessing the Bank's Corporate Website.
- 14. I / We acknowledge that the Bank reserves the right to modify, amend and update the Terms and Conditions to align with the market conditions, regulatory requirements and any changes made to the products or services. The updated Terms and Conditions are available on inquiry from Branches and in the Bank's Corporate Website.
- 15. I / We agree that as part of the Bank's contractual obligation to provide the necessary services along with Bank's desire to optimize the usage of the IT infrastructure of the Bank, the Bank may from time to time utilize information system infrastructure managed or owned by reputed third party service providers that may be located within or outside Sri Lanka. I/We acknowledge and agree that the Bank may share my/our data with such service providers for hosting and processing information systems.

TERMS AND CONDITIONS – OTHER SERVICES

In consideration of Commercial Bank of Ceylon PLC. (Bank) pursuant to my request, making available to me facilities, I agree to be bound by the following Terms and Conditions. Unless otherwise specifically stated "facilities" would mean and include DEBIT/ATM Card, Online Banking, Mobile Banking, e-Statement and SMS Alert / e-Passbook facilities (where applicable) offered by the Bank to the customer.

- 01. To restrict the use of facilities exclusively to the person named overleaf.
- 02. At no time and under no circumstances to disclose to any person the Personal Identification Number (PIN No.) / Password / User ID allotted to me and to treat such as strictly confidential.
- 03. To immediately notify the Bank of the loss or theft of the Card and to report to the Bank immediately upon becoming aware that the user ID/ Password/ PIN has fallen into the hands of any unauthorized party.
- 04. To accept full responsibility for all transactions processed from the use of banking facilities except any transactions occurring after the Bank shall have confirmed to me that it has received notice of loss or theft of the card or unauthorized acquisition of the PIN No. / Password / User ID.
- 05. To accept the Bank's records of transactions as conclusive and binding for all purposes.
- 06. That the Bank shall be at liberty to terminate / revoke / refuse to renew facilities without prior notice to me.
- 07. While the Bank shall take all reasonable measures to ensure the proper functioning, security, and reliability of its facilities, including ATMs, I/We acknowledge that disruptions, malfunctions, or failures may occur due to circumstances beyond the Bank's control. Accordingly, I/We agree that the Bank shall not be held liable for any loss or damage arising directly from such events.
- 08. That the Bank is not bound to carry out the instructions given by the account holder, if the Bank at its sole discretion believes that such transactions do not originate from the account holder.
- 09. Notwithstanding and without prejudice to the generality of the provisions of Term 07 above, the use of facilities shall be at my/our sole risk. I/We acknowledge that certain risks are inherent in electronic transactions and agree to take reasonable precautions.
- 10. To inform the Bank immediately in the event of changing the mobile phone and/or terminating the mobile connection registered for the Mobile Banking / e-Passbook facility.
- 11. I hereby give my consent to the Bank to store and retain this application, all information and data provided by me in this application and/ or any mandates in electronic form and hereby authorize the Bank to submit same as evidence to law enforcement authorities including judicial courts if and when required.
- 12. In addition to the above rules and regulations all rules and regulations governing the operation of Savings Accounts shall be applicable to facilities relating to such accounts.
- 13. The Bank reserves the right to amend these Terms and Conditions.
- 14. I agree and certify that the mobile number given in this application is registered under the authorized SMS recipient and that I undertake to inform the bank promptly of any change of ownership or discontinuation of the aforesaid mobile connection or the loss of the media device.
- 15. ** SMS notifications will be issued for all transactions except for system generated entries. Eg : Interest payments, recovery of overdraft interest, loan installments & SWEEP/ZBA , etc.
- 16. The customer acknowledge, represent and warrants that he/ she :
 - a. is the sole user and exclusive owner of the mobile phone to which the ONE TIME PASSWORD(OTP) is received,
 - b. is entirely responsible for the safekeeping/ secrecy of the OTP
 The customer undertakes to hold the bank harmless and indemnify the bank from any loss or liability or damage incurred by the Bank as a result of any misuse of the OTP by any other person other than the user.

Signature of Applicant

[Signature box]

සැලකිය යුතුයි: මෙම මැකිලිපි පත්‍රයෙහි අඩංගු කරුණු මා වෙත කියවා තේරුම් කර දෙන ලද බව මෙයින් සහතික කරමි.

குறிப்பு : நான் இப்பத்திரத்தில் உள்ளக்கூப்பட்டுள்ள தகவல்களை வாசித்து புரிந்து கொண்டேன் என்பதை உறுதிப்படுத்துகின்றேன்.

අත්සන/ කෙටුම්පත

Following Terms and Conditions will apply exclusively for the ATM facility

17. At all times to regard the card as the property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
18. At no time to use or attempt to use the card unless there are sufficient funds in the account to cover the withdrawal, payment or funds transfer.
19. Not to use or attempt to use the card after any notification of its cancellation or withdrawal has been given to the customer / account holder by the Bank or by any person acting on behalf of the Bank.
20. The Bank will not be responsible for the Card not being honoured for any reason whatsoever.
21. To return the Card for cancellation should it be no longer required or should the account with the Bank for any reason be closed.
22. All Card transactions effected in currencies other than Sri Lankan Rupees will be debited to the Card Account after converting into Sri Lankan Rupees at a rate of exchange determined by the exchange rate adopted by Visa / MasterCard International, UnionPay International, JCB (issued through LankaPay) on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by above payment card schemes to the Bank, If applicable, which may be shared with the Bank.
23. An additional charge will be levied for Dynamic Currency Conversion (DCC) and multi-currency transactions performed using Debit card.
24. Cheques deposited through Automated Cheque Deposit Machine will only be credited to the account after verification by the Bank. The receipts issued by the ACDM at the time of depositing cheques will only represent what is purported to have been deposited and shall not be binding on the Bank. Cheques will be accepted as collection only and the proceeds will not be available for withdrawal until the cheques are cleared and realised.
25. Other than the Terms and Conditions imposed by the Bank on the usage of the Card and dispute resolution, the cardholder will also be governed by the rules and regulations imposed by payment card schemes such as Visa / MasterCard International, UnionPay International, JCB (issued through LankaPay) on the usage of the card.
25. Use of the card is restricted exclusively for personal expenses and cannot be used for business transactions and is not a transferable.
26. The use of a Card is subject to the terms of Foreign Exchange Act No 12. of 2017, Direction No 03 of 2021 under Foreign Exchange Act No 12 of 2017 on Electronic Fund Transfer Cards (EFTCs) and Payment and Settlement Act No 03 of 2021 (as may be amended from time to time) or any other regulation that may come into effect from time to time.
27. A card shall not be used for dealings in foreign exchange (Forex Trading), payments relating to virtual currency transactions, payments relating to betting, gaming and gambling activities outside Sri Lanka, payment for import of goods to Sri Lanka for commercial purpose subject to Regulations and Operating Instructions issued under the Import and Export (Control) Act No 01 of 1969 and any amendments thereto. It is understood that the Bank on its own accord may cancel Debit card/s without notice to the customer in the event the Bank has reason to believe that there has been a violation of Foreign Exchange Laws and/or any other Regulations in force for the time being.
28. All suspected fraudulent transactions performed using the Debit card and debited to the respective accounts will be notified to the Bank immediately and Bank will follow card schemes rules in handling these disputed transactions. Liability of all such transactions performed using physical card or the card number, expiry date and cardholder verification value printed on the reverse of the card is the responsibility of the cardholder.
29. Default transaction limits of the card is published in the web site of the Bank (www.combank.lk) and changes to the default limits can be done at the request of Cardholder.
30. The Sri Lankan nationals or holders of a valid resident Visa, applying for / having an internationally valid Debit card/s undertake to keep the Bank informed if there are any changes to the resident / nationality status.
31. **To: Director - Department of Foreign Exchange** (To be filled by the Applicant to obtain foreign exchange against Debit or any other Electronic Fund Transfer Card)

I (Cardholder), declare that all details given above by me on this form are true and correct. I hereby confirm that I am aware of the terms and conditions applicable for the use of Electronic Fund Transfer Cards (EFTCs) as detailed in the **Directions No. 03 of 2021 dated 18 March 2021** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** (the FEA) subject to which the card may be used for transactions in foreign exchange and I hereby undertake to abide by the said conditions. I further agree to provide any information on transactions carried out by me in foreign exchange on the card issued to me as Commercial Bank PLC may require for the purpose of the FEA. I am aware that the bank is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of the Directions issued under the provisions of the FEA are being carried out on the EFTC issued to me and to report the matter to the Director - Department of Foreign Exchange. **I also affirm that I undertake to surrender the EFTCs to the bank, if I migrate or leave Sri Lanka for permanent residence or employment abroad, as applicable. Further, I also agreed to notify my change in residential status to the bank, if any, accordingly.**

Signature of Applicant

සැලකිය යුතුයි: මෙම මැන්ඩේට් පත්‍රයෙහි අඩංගු කරුණු මා වෙත කියවා තේරුම් කර දෙන ලද ඔබ මෙයින් සහතික කරමි. குறிப்பு : நான் இப்பத்திரத்தில் உள்ளடக்கப்பட்டுள்ள தகவல்களை வாசித்து புரிந்து கொண்டேன் என்பதை உறுதிப்படுத்துகின்றேன்.	<input type="text"/> අත්සන / கையொப்பம்
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ATM / DEBIT Card - FOR BRANCH USE ONLY - Declaration by Authorised Officer

To the Controller of Exchange , Sri Lanka:- I.....(Officer) have carefully examined the information together with relevant documents submitted by(Account Holder) and satisfied myself that the said information and documents are in conformity with Exchange Control requirements and the internal policies of the Bank. The Bank undertakes to exercise due diligence on the transactions carried out by the cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorised foreign exchange transactions are being carried out on the EFTC in violation of the undertaking given by the Cardholder and to bring the matter to the notice of the Controller of Exchange.

Authorised Signatory

Date

/
 /

 (DD/MM/YYYY)