



HABIB BANK
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Key Facts Document – Inward Investments Accounts (IIA)

Description of the product/ service	IIA can be opened as a current and savings account in any foreign currency as the designated currency mentioned below.
Designated Currencies	<ul style="list-style-type: none">- US Dollars (USD)- Great Britain Pound (GBP)- EURO (EUR)
Eligible parties to open a current account	<ul style="list-style-type: none">- A non- national resident in or outside Sri Lanka.- A non-national of Sri Lankan origin, who is a resident outside Sri Lanka- A Sri Lankan citizen, resident outside Sri Lanka.- A Company incorporated outside Sri Lanka.- Country and Regional Funds, Mutual Funds, Unit Trusts and other Institutional investors who are established outside Sri Lanka.- An administrator or executor of the estate of a deceased person, who maintained an Inward Investment Account with that authorized dealer until the completion of the administration of the deceased person's estate.- A receiver or liquidator of a Company that maintained an Inward Investment Account with that authorized dealer until proceedings are concluded.- Any other person or category of persons who may be authorized by the Central Bank from time to time.
Permitted Debit and Permitted Credit	<ul style="list-style-type: none">- Details about permitted debits and permitted credits can be referred through our website through the following link: https://www.hbl.com/srilanka/individual-customer/foreign-currency-account/inward-investment-accounts-ias- Further details about permitted debits and permitted credits of IIAs can be referred via No 15 of 2021 dated 18th March 2021 under the Foreign Exchange Act No 12 of 2017.
Other Charges	Please refer below link for Schedule of Charges: https://www.hbl.com/srilanka/sobc
Procedure to opening an account	<ul style="list-style-type: none">- Complete the Account opening Form (access from below link)- Provide all the documents requested by the bank
Other Terms and Conditions	Please refer below link for other terms and conditions: file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf



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Key Facts Document – Personal Foreign Currency Accounts (PFCAs)

Description of the product/ service	PFCA account may be opened and maintained as Current (without cheque drawing facility), Savings or Term Deposit accounts in any designated foreign currency.
Designated Currencies	<ul style="list-style-type: none">- US Dollars (USD)- Great Britain Pound (GBP)- EURO (EUR)
Eligible parties to open a current account	<ul style="list-style-type: none">- An individual including a minor who is a Sri Lankan National.- An individual of Sri Lankan origin including a minor who is a resident outside Sri Lanka.- A non-national resident in Sri Lanka.- A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka.- An administrator or executor of the estate of a deceased person, who maintained a personal Foreign currency account with that authorized dealer or restricted dealer until the completion of the administration of the deceased person's estate
Permitted Debit and Permitted Credit	<ul style="list-style-type: none">- Details about permitted debits and permitted credits can be referred through our website through the following link: https://www.hbl.com/srilanka/individual-customer/foreign-currency-account/personal-foreign-currency-account-pfcas- Further details about permitted debits and permitted credits of PFCAs can be referred via No 15 of 2021 dated 18th March 2021 under the Foreign Exchange Act No 12 of 2017.-
Other Charges	Please refer below link for Schedule of Charges: https://www.hbl.com/srilanka/sobc
Procedure to opening an account	<ul style="list-style-type: none">- Complete the Account opening Form (access from below link)- Provide all the documents requested by the bank
Other Terms and Conditions	Please refer below link for other terms and conditions: file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf



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Key Facts Document – Business Foreign Currency Accounts (BFCAs)

Description of the product/ service	BFCA is an account which can be opened by individuals or business resident in Sri Lanka who earn foreign exchange. BFCA may be opened and maintained as Current, Savings or Term Deposit accounts in any designated foreign currency.
Designated Currencies	<ul style="list-style-type: none"> - US Dollars (USD) - Great Britain Pound (GBP) - EURO (EUR)
Eligible parties to open a current account	<p>The following persons resident in Sri Lanka who earns Foreign exchange from a resident outside Sri Lanka:-</p> <ul style="list-style-type: none"> - An individual resident in Sri Lanka. - A sole proprietorship or partnership registered in Sri Lanka where the proprietor or a majority of partners are resident in Sri Lanka. - A company incorporated in Sri Lanka - A company outside Sri Lanka which is registered as an overseas company under the Companies Act No 7 of 2007 - A State Institution with the recommendation of the Secretary to the relevant line Ministry or appropriate Authority. - A receiver or liquidator of a company that maintained a BFCA, until proceedings are concluded. - An administrator or executor of the estate of a deceased person, who maintained a BFCA until the completion of the administration of the deceased persons' estate.
Permitted Debit and Permitted Credit	<ul style="list-style-type: none"> - Details about permitted debits and permitted credits can be referred through our website through the following link: - https://www.hbl.com/srilanka/business-customers/business-foreign-currency-accounts/business-foreign-currency-accounts-bfcas - Further details about permitted debits and permitted credits of BFCAs can be referred via No 15 of 2021 dated 18th March 2021 under the Foreign Exchange Act No 12 of 2017.
Other Charges	<p>Please refer below link for Schedule of Charges:</p> <p>https://www.hbl.com/srilanka/sobc</p>
Procedure to opening an account	<ul style="list-style-type: none"> - Complete the Account opening Form (access from below link) - Provide all the documents requested by the bank - Other documents to prove the eligibility to earn foreign currency
Other Terms and Conditions	<p>Please refer below link for other terms and conditions:</p> <p>file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf</p>



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Key Facts Document – Diplomatic Foreign Currency Accounts (DFCAs)

Description of the product/ service	DFCA is specially designed account to cater to the foreign currency banking needs of Foreign Diplomatic Missions, diplomatic personnel & their family members. DFCAs may be opened and maintained by individuals, may be held as sole or joint accounts with another eligible person as savings, current (without overdrawing facility) or term deposits in the domestic banking unit in any designated foreign currency respectively.
Designated Currencies	<ul style="list-style-type: none">- US Dollars (USD)- Great Britain Pound (GBP)- EURO (EUR)
Eligible parties to open a current account	<ul style="list-style-type: none">- A foreign citizen who holds a diplomatic passport, diplomatic identity card issued by the Ministry of the Minister assigned subject of Foreign Affairs and has been exempted from the requirement of obtaining resident visa issued by the Department of Immigration and Emigration.- A foreign citizen who holds a non-diplomatic passport and has been exempted from the requirement of obtaining resident visa issued by the Department of Immigration and Emigration.
Permitted Debit and Permitted Credit	<ul style="list-style-type: none">- Details about permitted debits and permitted credits can be referred through our website through the following link: https://www.hbl.com/srilanka/individual-customer/foreign-currency-account/diplomatic-foreign-currency-accounts-dfcas- Further details about permitted debits and permitted credits of PFCAs can be referred via No 15 of 2021 dated 18th March 2021 under the Foreign Exchange Act No 12 of 2017.
Other Charges	Please refer below link for Schedule of Charges: https://www.hbl.com/srilanka/sobc
Procedure to opening an account	<ul style="list-style-type: none">- Complete the Account opening Form (access from below link)- Provide all the documents requested by the bank
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Key Facts Document – Capital Transaction Rupee Accounts (CTRAs)

Description of the product/ service	<p>Non- Resident Rupee Accounts (NRRAs), Non- Resident Blocked Accounts (NRBAs) Migrant Blocked Accounts (MBAs) Re-Designated as CAPITAL TRANSACTIONS RUPEE ACCOUNTS (CTRA)</p> <p>CTRA is a special Sri Lankan Rupee Account created under the Foreign Exchange Act. CTRA may be opened and maintained as current (without overdrawing facility) and savings accounts. CTRA should be opened with the registration number obtained from the Department of Foreign Exchange in order to transfer migration allowance.</p>
Designated Currencies	<ul style="list-style-type: none">- US Dollars (USD)- Great Britain Pound (GBP)- EURO (EUR)
Eligible parties to open a current account	<ul style="list-style-type: none">- An individual Sri Lankan, permanently residing outside Sri Lanka.- A Non-National of Sri Lankan origin, who is a resident outside Sri Lanka.- A Non- National resident outside Sri Lanka.- A Sri Lankan dual citizen.- Foreign firms and companies registered outside Sri Lanka.- A Sri Lankan national, resident outside Sri Lanka.
Permitted Debit and Permitted Credit	<ul style="list-style-type: none">- Details about permitted debits and permitted credits can be referred through our website through the following link: https://www.hbl.com/srilanka/individual-customer/foreign-currency-account/capital-transaction-rupee-account-ctras- Further details about permitted debits and permitted credits of PFCAs can be referred via No 15 of 2021 dated 18th March 2021 under the Foreign Exchange Act No 12 of 2017.
Other Charges	<p>Please refer below link for Schedule of Charges: https://www.hbl.com/srilanka/sobc</p>
Procedure to opening an account	<ul style="list-style-type: none">- Complete the Account opening Form (access from below link)- Provide all the documents requested by the bank
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Key Facts Document – Outward Investment Accounts (OIAs)

Description of the product/ service	OIA may be opened in the form of savings or Term or Current accounts in any designated foreign currency. This is a special type of account which enables resident investors to invest overseas. The overseas investment should be routed through an OIA and the eligible overseas investments.
Designated Currencies	<ul style="list-style-type: none">- US Dollars (USD)- Great Britain Pound (GBP)- EURO (EUR)
Eligible parties to open a current account	<ul style="list-style-type: none">- Companies registered under the Companies Act, No. 07 of 2007 other than a company limited by guarantee.- A partnership registered in Sri Lanka.- An individual resident in Sri Lanka. <p>A Non-Governmental Organization shall not be permitted to open and maintain an Outward Investment Account.</p> <p>Any person against whom or any company or partnership against which legal proceedings or Investigations are pending in respect of a prosecution under the provisions of the repealed Exchange Control Act or Foreign Exchange Act, No.12 of 2017, shall not be permitted to make any outward remittance in respect of a permissible capital transaction without obtaining clearance for such remittance from the Central Bank.</p>
Permitted Debit and Permitted Credit	<ul style="list-style-type: none">- Details about permitted debits and permitted credits can be referred through our website through the following link: https://www.hbl.com/srilanka/individual-customer/foreign-currency-account/outward-investment-account-oias- Further details about permitted debits and permitted credits of PFCAs can be referred via No 15 of 2021 dated 18th March 2021 under the Foreign Exchange Act No 12 of 2017.
Other Charges	Please refer below link for Schedule of Charges: https://www.hbl.com/srilanka/sobc
Procedure to opening an account	<ul style="list-style-type: none">- Complete the Account opening Form (access from below link)- Provide all the documents requested by the bank
Other Terms and Conditions	Please refer below link for other terms and conditions: file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf