



HABIB BANK  
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ஹபீப் வங்கி

## Key Facts Document - General Current Accounts

Description of the product/ service	A current account enables you to deposit and withdraw money by means of cash or cheques and usually does not offer any interest. A cheque book can be issued with the formal request by the account holder and cheques can be used to make formal payment request through the bank.		
Eligible parties to open a current account	<ul style="list-style-type: none"> <li>- Any Sri Lankan individual over 18 years (can be opened as individual or joint account)</li> <li>- Any Business incorporated in Sri Lanka including: <ul style="list-style-type: none"> <li>• A sole proprietor</li> <li>• Partnership</li> <li>• A limited liability company/government department/corporation/statutory body</li> <li>• A society, club or association</li> <li>• Any other organization acceptable to the bank</li> </ul> </li> </ul>		
Features	<ul style="list-style-type: none"> <li>- Issuance of VISA debit card to the individual account holder with the facility to withdraw from any bank ATM island wide on <u>FREE OF CHARGE</u></li> <li>- Speedy collection of proceeds of cheques deposits</li> <li>- Account holder can get Pay Order / Bankers Cheque issued from the account</li> <li>- Account holder can avail overdraft facilities</li> <li>- Account holder can issue cheques to effect the day-to-day payments</li> <li>- Easy to handle payments, remittances, funds transfers, standing orders through the account (SLIPS and RTGS)</li> <li>- Free E- Statement</li> <li>- Facility to deposit cheques of other banks for collection</li> </ul>		
Initial Deposit and Minimum Deposit	Type of Account	Initial Deposit	Minimum Deposit to be maintained
	Individual/ Joint	LKR 25,000/-	LKR 25,000/-
	Business & other Organizations	LKR 50,000/-	LKR 50,000/-
Other Charges	Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a>		
Procedure to opening an account	<ul style="list-style-type: none"> <li>- Complete the Account opening Form (access from below link)</li> <li>- Provide all the documents requested by the bank</li> </ul>		



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	<p>- Provide details of the introducer (Introducer could be either an existing current account holder of HBL with good records and relationship with the bank or an Authorized officer of HBL who can introduce an account)</p>
Other Terms and Conditions	<p>Please refer below link for other terms and conditions: <a href="file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf">file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf</a></p>



## Key Facts Document - Freedom Current Accounts

Description of the product/ service	<p>A current account enables you to deposit and withdraw money by means of cash or cheques and usually does not offer any interest.</p> <p>After opening this account, three cheque books with 50 leave are issued <u>free of charge</u> per year and further cheque books can be issued at a charge.</p>		
Eligible parties to open a current account	<ul style="list-style-type: none"> <li>- Any Sri Lankan individual over 18 years (can be opened as individual or joint account)</li> <li>- Any Business incorporated in Sri Lanka including: <ul style="list-style-type: none"> <li>• A sole proprietor</li> <li>• Partnership</li> <li>• A limited liability company/government department/corporation/statutory body</li> <li>• A society, club or association</li> <li>• Any other organization acceptable to the bank</li> </ul> </li> </ul>		
Features	<ul style="list-style-type: none"> <li>- Issuance of VISA debit card to the individual account holder with the facility to withdraw from any bank ATM island wide on <u>FREE OF CHARGE</u></li> <li>- Speedy collection of proceeds of cheques deposits</li> <li>- Account holder can get Pay Order / Bankers Cheque issued from the account</li> <li>- Account holder can issue cheques to effect the day-to-day payments</li> <li>- Easy to handle payments, remittances, funds transfers, standing orders through the account (SLIPS and RTGS)</li> <li>- Free E- Statement</li> <li>- Facility to deposit cheques of other banks for collection</li> <li>- No overdraft facility is available on this account type.</li> </ul>		
Initial Deposit and Minimum Deposit	Type of Account	Initial Deposit	Minimum Deposit to be maintained
	Individual/ Joint	LKR 50,000/-	LKR 50,000/-
	Business & other Organizations	LKR 50,000/-	LKR 50,000/-
	<ul style="list-style-type: none"> <li>• A charge of LKR 100/- will be applicable to each debit transaction initiated by the customer during a particular day, if the account balance falls below LKR 50,000/- on the particular day.</li> </ul>		
Other Charges	<p>Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a></p>		



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Procedure to opening an account	<ul style="list-style-type: none"><li>- Complete the Account opening Form (access from below link)</li><li>- Provide all the documents requested by the bank</li><li>- Provide details of the introducer (Introducer could be either an existing current account holder of HBL with good records and relationship with the bank or an Authorized officer of HBL who can introduce an account)</li></ul>
Other Terms and Conditions	Please refer below link for other terms and conditions: <ol style="list-style-type: none"><li>1. <a href="file:///C:/Users/uc0801/Downloads/1._HBL_AOF_-_Conventional_Banking_(Bank%20copy)_2).pdf">file:///C:/Users/uc0801/Downloads/1._HBL_AOF_-_Conventional_Banking_(Bank%20copy)_2).pdf</a></li><li>2. <a href="file:///C:/Users/uc0801/Desktop/7.%20HBL%20Freedom%20Account%20T&amp;Cs%20(1).pdf">file:///C:/Users/uc0801/Desktop/7.%20HBL%20Freedom%20Account%20T&amp;Cs%20(1).pdf</a></li></ol>



## Key Facts Document – Regular Savings Accounts

Description of the product/ service	This is a basic type of account to deposit money and earn small to modest interest. Interest is calculated on monthly average balance.		
Eligible parties to open a current account	<ul style="list-style-type: none"> <li>• Any Sri Lankan individual over 18 years (can be opened as individual or joint account)</li> <li>• Any Business incorporated in Sri Lanka including: <ul style="list-style-type: none"> <li>• A sole proprietor</li> <li>• Partnership</li> <li>• A limited liability company/government department/corporation/statutory body</li> <li>• A society, club or association</li> <li>• Any other organization acceptable to the bank</li> </ul> </li> <li>- Minor Accounts - Accounts in the name of Minor children will be opened with a Guardian who will be responsible for all operations on the account. The title of Account will be in the Minor’s name with Father or Mother or Court appointed Guardian’s Name and the account can be opened by them on the Minor’s behalf. When Minor attains 18 years of age, the account is required to be closed and the balance in the account will be transferred to a new account which he/she will have to open after completing the required formalities.</li> </ul>		
Features	<ul style="list-style-type: none"> <li>- Issuance of VISA debit card to the individual account holder with the facility to withdraw from any bank ATM island wide on <u>FREE OF CHARGE [Except Minor Accounts]</u></li> <li>- Attractive interest rate</li> <li>- Account holder can transfer funds inter account</li> <li>- Facility of electronic funds transfer to other bank accounts (SLIPS and RTGS)</li> <li>- Free E- Statement</li> </ul>		
Initial Deposit and Minimum Deposit	Type of Account	Initial Deposit	Minimum Deposit to be maintained
	Individual/ Joint	LKR 1,000/-	LKR 1,000/-
	Business & other Organizations	LKR 1,000/-	LKR 1,000/-



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Interest Rates	<p>Interest rates are reviewed according to the market rates and interest for this account is calculated monthly on average balance.</p> <p>Please refer below link for latest interest rates: <a href="https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking">https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking</a></p>
Other Charges	<p>Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a></p>
Procedure to opening an account	<ul style="list-style-type: none"><li>- Complete the Account opening Form (access from below link)</li><li>- Provide all the required information and the documents requested by the bank</li></ul>
Other Terms and Conditions	<p>Please refer below link for other terms and conditions: <a href="file:///C:/Users/uc0801/Downloads/1. HBL AOF - _Conventional Banking (Bank%20copy) (2).pdf">file:///C:/Users/uc0801/Downloads/1. HBL AOF - _Conventional Banking (Bank%20copy) (2).pdf</a></p>



## Key Facts Document – Special Savings Accounts

Description of the product/ service	This is a basic type of account to deposit money and earn small to modest interest. Interest is calculated on a daily balance.		
Eligible parties to open a current account	<ul style="list-style-type: none"> <li>- Any Sri Lankan individual over 18 years (can be opened as individual or joint account)</li> <li>- Any Business incorporated in Sri Lanka including: <ul style="list-style-type: none"> <li>• A sole proprietor</li> <li>• Partnership</li> <li>• A limited liability company/government department/corporation/statutory body</li> <li>• A society, club or association</li> <li>• Any other organization acceptable to the bank</li> </ul> </li> <li>- Minor Accounts - Accounts in the name of Minor children will be opened with a Guardian who will be responsible for all operations on the account. The title of Account will be in the Minor’s name with Father or Mother or Court appointed Guardian’s Name and the account can be opened by them on the Minor’s behalf. When Minor attains 18 years of age, the account is required to be closed and the balance in the account will be transferred to a new account which he/she will have to open after completing the required formalities.</li> </ul>		
Features	<ul style="list-style-type: none"> <li>- Issuance of VISA debit card to the individual account holder with the facility to withdraw from any bank ATM island wide on <u>FREE OF CHARGE [Except Minor Accounts]</u></li> <li>- Attractive interest rate</li> <li>- Account holder can transfer funds inter account</li> <li>- Facility of electronic funds transfer to other bank accounts (SLIPS and RTGS)</li> <li>- Free E- Statement</li> </ul>		
Initial Deposit and Minimum Deposit	Type of Account	Initial Deposit	Minimum Deposit to be maintained
	Individual/ Joint	LKR 10,000/-	LKR 10,000/-
	Business & other Organizations	LKR 10,000/-	LKR 10,000/-



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Interest Rates	<p>Interest rates are reviewed according to the market rates and interest for this account is calculated on an average monthly balance.</p> <p>Please refer below link for latest interest rates: <a href="https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking">https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking</a></p>
Other Charges	<p>Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a></p>
Procedure to opening an account	<ul style="list-style-type: none"><li>- Complete the Account opening Form (access from below link)</li><li>- Provide all the required information and the documents requested by the bank</li></ul>
Other Terms and Conditions	<p>Please refer below link for other terms and conditions: <a href="file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf">file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf</a></p>





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## Key Facts Document – Call Deposit (07 Days Call Deposit)

Description of the product/ service	This is a short-term investment product available in the bank. Any eligible party can invest their funds in shorter tenor and earn higher interest on their deposit. Interest will be paid at maturity and the maximum tenor is 07 days.
Eligible parties to open a current account	<ul style="list-style-type: none"><li>- Any Sri Lankan individual over 18 years (can be opened as individual or joint account)</li><li>- Any Business incorporated in Sri Lanka including:<ul style="list-style-type: none"><li>• A sole proprietor</li><li>• Partnership</li><li>• A limited liability company/government department/corporation/statutory body</li><li>• A society, club or association</li><li>• Any other organization acceptable to the bank</li></ul></li></ul>
Features	<ul style="list-style-type: none"><li>- Earn higher interest rate</li><li>- Flexibility with the shorter tenor</li></ul>
Interest Rates	Please refer below link for latest interest rates: <a href="https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking">https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking</a>
Other Charges	Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a>
Procedure to opening an account	<ul style="list-style-type: none"><li>- Complete the Account opening Form (access from below link)</li><li>- Provide all the required information and the documents requested by the bank</li></ul>
Other Terms and Conditions	Please refer below link for other terms and conditions: <a href="file:///C:/Users/uc0801/Downloads/1._HBL_AOF_-_Conventional_Banking_(Bank%20copy)_2).pdf">file:///C:/Users/uc0801/Downloads/1._HBL_AOF_-_Conventional_Banking_(Bank%20copy)_2).pdf</a>



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## Key Facts Document – Fixed Deposit

Description of the product/ service	This is the type of account to be used to earn higher interest rates on the deposit amount compared to the savings account. The minimum deposit amount is LKR 25,000/-. Fixed deposit can be opened from 1 month to 1 year period and interest can be paid on monthly or maturity basis.
Eligible parties to open a current account	<ul style="list-style-type: none"><li>- Any Sri Lankan individual over 18 years (can be opened as individual or joint account)</li><li>- Any Business incorporated in Sri Lanka including:<ul style="list-style-type: none"><li>• A sole proprietor</li><li>• Partnership</li><li>• A limited liability company/government department/corporation/statutory body</li><li>• A society, club or association</li><li>• Any other organization acceptable to the bank</li></ul></li></ul>
Features	<ul style="list-style-type: none"><li>- Competitive interest rate</li><li>- Choice of different tenor ranging from 1 month to 1 year</li></ul>
Interest Rates	Interest rates vary with the tenor and the interest repayment terms.  Please refer below link for latest interest rates: <a href="https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking">https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking</a>
Other Charges	Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a>
Procedure to opening an account	<ul style="list-style-type: none"><li>- Complete the Account opening Form and Additional request form (access from below link)</li><li>- Provide all the required information and the documents requested by the bank</li><li>- Minimum initial deposit of LKR 25,000/-</li></ul>
Other Terms and Conditions	-Deposit should be maintained throughout the contracted period and any other premature upliftment of deposit is subject to applicable of the internal terms and conditions which can be referred through following link: <ol style="list-style-type: none"><li>1. <a href="file:///C:/Users/uc0801/Downloads/1._HBL_AOF_-_Conventional_Banking_(Bank%20copy)_%20(2).pdf">file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf</a></li><li>2. <a href="https://www.hbl.com/assets/srilanka-downloads/3.%20HBL%20Additional%20Request%20Form%20(Conventional%20Banking)%20(1).pdf">https://www.hbl.com/assets/srilanka-downloads/3.%20HBL%20Additional%20Request%20Form%20(Conventional%20Banking)%20(1).pdf</a></li></ol>



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## Key Facts Document – Diplomatic Rupee Account (DRA)

Description of the product/ service	HBL Sri Lanka has introduced special account type for Foreign Diplomatic Missions, diplomatic personnel and their family members in Sri Lanka.		
Eligible parties to open a current account	- Any Foreign diplomatic and their family members		
Initial Deposit and Minimum Deposit	Type of Account	Initial Deposit	Minimum Deposit to be maintained
	Individual/ Joint	LKR 10,000/-	LKR 10,000/-
Features	<ul style="list-style-type: none"><li>- Transfers from DFA (Diplomatic Foreign Currency Account)</li><li>- Interest payable in rupees</li><li>- Account holder can credit refunds, reimbursements and payments due from any entity in Sri Lanka</li><li>- Remittances outside Sri Lanka with prior approval of the Controller of Exchange</li><li>- Eligible for joint accounts with family members</li><li>- Transfer of funds from one DFA to another DFA</li><li>- Transfer of funds from one DRA to another DRA</li><li>-</li></ul>		
Interest Rates	Please refer below link for latest interest rates: <a href="https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking">https://www.hbl.com/srilanka/resources/rate-sheet-conventional-banking</a>		
Other Charges	Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc">https://www.hbl.com/srilanka/sobc</a>		
Procedure to opening an account	<ul style="list-style-type: none"><li>- Complete the Account opening Form (access from below link)</li><li>- Provide all the required information and the documents requested by the bank</li></ul>		
Other Terms and Conditions	Please refer below link for other terms and conditions: <a href="file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf">file:///C:/Users/uc0801/Downloads/1. HBL AOF - Conventional Banking (Bank%20copy) (2).pdf</a>		



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## Key Facts Document – Islamic Banking Accounts

Description of the product/ service	<p>HBL Islamic Banking offers various products to comply with Shariah services. These products are certified by the Shariah Advisor of the Bank and are fit to meet the requirements of any customer.</p> <ul style="list-style-type: none"> <li>- HBL Islamic Current Account</li> <li>- HBL Al-Irtifa Savings Account</li> <li>- HBL Al-Samarat Term Deposit Account</li> <li>- HBL Murabaha</li> <li>- Enables the purchase of raw materials, spare parts, semi-finished goods and finished goods locally or via imports</li> <li>- HBL Diminishing Musharaka</li> <li>- Facilitates the joint ownership of vehicles, plant and machinery on both medium and long term basis</li> </ul>		
Eligible parties to open a current account	<ul style="list-style-type: none"> <li>- Any Sri Lankan individual over 18 years who is looking for Shariah Compliant Services.</li> </ul>		
Product Types	<ul style="list-style-type: none"> <li>- HBL Islamic Current Account</li> <li>- HBL Al-Irtifa Account (Savings Account)</li> <li>- HBL Al-Samarat Account (Fixed Deposit)</li> </ul> <p>All the above accounts could be operated in LKR, USD, EUR or GBP currencies</p>		
Initial Deposit and Minimum Deposit	Type of Account	Initial Deposit	Minimum Deposit to be maintained
	HBL Islamic Current Account	LKR 10,000/-	LKR 10,000/-
	HBL Al-Irtifa Account	LKR 25,000/-	LKR 25,000/-
	HBL Al-Samarat Account	LKR 25,000/-	LKR 25,000/-
Interest Rates	<p>Please refer below link for latest interest rates: <a href="https://www.hbl.com/srilanka/resources/rate-sheet-islamic-banking">https://www.hbl.com/srilanka/resources/rate-sheet-islamic-banking</a></p>		
Other Charges	<p>Please refer below link for Schedule of Charges: <a href="https://www.hbl.com/srilanka/sobc-islamic">https://www.hbl.com/srilanka/sobc-islamic</a></p>		
Procedure to opening an account	<ul style="list-style-type: none"> <li>- Complete the Account opening Form and Additional request form for fixed deposits (access from below link)</li> <li>- Provide all the required information and the documents requested by the bank</li> <li>- Minimum initial deposit amount.</li> </ul>		
Other Terms and Conditions	<p>Please refer below link for other terms and conditions:</p> <ol style="list-style-type: none"> <li>1. <a href="https://www.hbl.com/assets/srilanka-downloads/2.%20HBL%20AOF%20-%20Islamic%20Banking%20(Bank%20copy).pdf">https://www.hbl.com/assets/srilanka-downloads/2.%20HBL%20AOF%20-%20Islamic%20Banking%20(Bank%20copy).pdf</a></li> <li>2. <a href="file:///C:/Users/uc0801/Downloads/4.%20HBL%20Additional%20Request%20Form%20(Islamic%20Banking).pdf">file:///C:/Users/uc0801/Downloads/4.%20HBL%20Additional%20Request%20Form%20(Islamic%20Banking).pdf</a></li> </ol>		