



# **ABHIMANI SAVINGS ACCOUNT**

**KEY FACT DOCUMENT**

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<p>Description of the Account</p>	<p>The “Abhimani” Women’s Savings Account is a standard savings account that has been designed specifically to encourage women to invest and grow their funds with Cargills Bank. With the highest interest rate in the market and unique benefits offered by being an account holder, the product has been designed specifically to cater the requirements of women</p>
<p>Benefits to customers</p>	<ul style="list-style-type: none"> <li>• Mobile &amp; Internet Banking – Registration fee fully waived.</li> <li>• SMS Alerts (setup fee) - Free</li> <li>• Unlimited Cash Withdrawals within the month</li> <li>• Rs. 1,000/- contributed (by the Bank) for the “Podihityo Minor Savings Account”, when an Abhimani Savings Account holder opens a Podihityo Minor Savings Account with a minimum balance of Rs. 1,000/-</li> <li>• 25% off on the processing fee on Personal Loans for the purpose of Education &amp; Wedding expenses</li> <li>• Use the Debit Card within the 30 days from the issuance and get the first year annual fee refunded</li> <li>• Everyday offers at Cargills Food City for Debit Cardholders. Visit : <a href="http://www.cargillsbank.com">www.cargillsbank.com</a> for offer details</li> </ul>
<p>Interest Rates, Fees, and other bank charges</p>	<ul style="list-style-type: none"> <li>• Please Refer : <a href="https://www.cargillsbank.com/deposit-interest-rates/">https://www.cargillsbank.com/deposit-interest-rates/</a> for the current interest rates.</li> <li>• Fees and Charges are as per the current tariff published by the bank. <a href="https://www.cargillsbank.com/rates-and-charges/fees-charges/">https://www.cargillsbank.com/rates-and-charges/fees-charges/</a></li> </ul>
<p>Procedures to be followed to open the account</p>	<p><b>How to open an account :</b></p> <p>01) Via Branch or Mini Unit Bank’s standard account opening forms for savings should be completed and submitted to any Branch or Mini unit of the Bank together with,</p> <ul style="list-style-type: none"> <li>• A copy of the valid National Identity Card (NIC)/ valid Passport/ valid Driving License.</li> <li>• Documentary evidence is required for address verification if the resident address differs to NIC/Passport/Driving License.</li> </ul> <p>02) Via Digital Platform Click on ; <a href="https://digitalonboarding.cargillsbank.com/">https://digitalonboarding.cargillsbank.com/</a> and</p> <ul style="list-style-type: none"> <li>• Fill all the details required as the Bank’s standard account opening forms for savings.</li> <li>• Submit the required images in the given order.</li> </ul> <p><b>Colored photo of the NIC.</b> <b>Selfie.</b> <b>Sample signature.</b> <b>Address proof (If required)</b></p>

	<p>Customer will be contacted by a bank staff to conduct customer verification and complete further account opening process.</p> <p>Or</p> <p><b>Call our contact centre for more information - 011 7 640 640</b></p>
Eligibility	<ul style="list-style-type: none"> <li>• Sri Lankan Nationals, women over 18 years of age holding a valid National Identity Card (NIC)/ valid Passport/ valid Driving License which contains NIC Number.</li> </ul>
Major terms and conditions	<ul style="list-style-type: none"> <li>• Joint accounts are not allowed to opened.</li> <li>• Minimum Initial Deposit LKR 1,000/-</li> <li>• Minimum account balance to be maintained – LKR 500/-</li> <li>• Cargills Bank holds the authority to change, add or revise product features/offers and Terms and Conditions pertaining to the Cargills Bank “Abhimani” Women’s Savings Account at any given time.</li> <li>• All the other General Terms &amp; Conditions and operating processes pertaining to the normal savings will be applied to “Abhimani” Women’s Savings Account.</li> </ul>

## **COMPLAIN PROCEDURE**

We welcome your comments/suggestions to serve you better :-

**<https://www.cargillsbank.com/contact-us/feedback/>**

**or**

Visit any Cargills Bank branch island wide or call our customer service hotline on

**0117 640 640**