



## KEY FACT DOCUMENT – SAVINGS

**\*This Document and the other relevant documents to the savings are available in Sinhala/English/Tamil in your preferred Language\***

KEY FACT DOCUMENT – SAVINGS

Description & Purpose of the product	Benefits to customers	Target Market	Main terms and conditions	Legal provision	Rate	Charges
<p>Our E-Savings Account is a digital savings solution designed to help customers save money efficiently and securely. With an easy-to-use mobile application platform, users can deposit funds, earn interest, and access their savings from anywhere, at any time. The account aims to encourage disciplined saving habits while providing flexibility and convenience.</p>	<ol style="list-style-type: none"> <li>1. Competitive Interest Rates</li> <li>2. No Monthly Fees</li> <li>3. 24/7 Online Access</li> <li>4. Automatic Transfers</li> <li>5. Personal Financial Insight</li> <li>6. Secure Transactions</li> <li>7. Bill payments</li> <li>8. Opening FD</li> <li>9. Tracking of other products with AAFP</li> <li>10. Rental Settlement</li> <li>11. Customer Support</li> </ol>	<ol style="list-style-type: none"> <li>1. Ideal for tech-savvy individuals, young professionals, and families looking to build their savings with minimal effort.</li> <li>2. It specifically targets existing customers of AAFP, as well as those who prefer digital banking solutions and value convenience and accessibility.</li> </ol>	<ol style="list-style-type: none"> <li>1. Registration</li> <li>2. Security Information</li> <li>3. Actions upon Breach of Security</li> <li>4. Privacy Policy</li> <li>5. Location data</li> <li>6. In-App Payments</li> <li>7. Charges</li> <li>8. Joint Accounts</li> <li>9. Updates and Upgrades to App</li> <li>10. Complaints</li> <li>11. Notifications</li> <li>12. Termination/ Suspension and Closure of Accounts</li> <li>13. Disclaimers</li> <li>14. Changes to terms and conditions</li> <li>15. Force Majeure</li> <li>16. Indemnity</li> <li>17. Governing law and Language</li> </ol>	<ol style="list-style-type: none"> <li>1. Comply with all relevant banking regulations and consumer protection laws.</li> <li>2. Funds are insured up to the maximum limits set by the Central Bank of Sri Lanka (CBSL)</li> </ol>	<ol style="list-style-type: none"> <li>1. Rates will be change time to time according to the treasury bill auction rates and the directions of the Central bank.</li> <li>2. Existing Savings rate is 7%</li> </ol>	<p>Currently not provisioned</p>

Note : Asia Asset Finance PLC is a finance company regulated by the Financial Intelligence Unit (FIU) of Sri Lanka and we are obliged to report any suspicious transaction and/or attempt to suspicious transaction to the FIU according to the provisions of Financial Institutions (Customer Due Diligence) Rules No.01 of 2016. Further, we submit all the cash and electronic transactions over one million to FIU according to section 6 of Financial Transaction Reporting Act No.06 of 2006.

Following platforms can be utilized to inquire on our fixed deposit product and services we offer at Asia asset finance PLC.

Call us on: 1369

Email us on: [info@asiaassetfinance.lk](mailto:info@asiaassetfinance.lk)

Website: <http://www.asiaassetfinance.lk/>

Visit us: Head Office, No. 76, Park street, Colombo 02

You can visit any Asia Asset Finance PLC branch on weekdays from 8.30 a.m. to 5.00 p.m.

Our Social Media channels are readily available for further information and inquiry.

Facebook / linkedin

## **Customer Complaint Handling Procedure**

1. The following methods are available to customers to lodge complaints
  - a) Complaint box – put the complaint in to the customer complaint box placed in the branch
  - b) Directly raised the complaint to the customer complaint handling officer in the branch
  - c) Call Centre : 1369
  - d) Contact the customer complaint handling officer in the head office – 0777999922

- e) Sent an email to [info@asiaassetfinance.lk](mailto:info@asiaassetfinance.lk)
  - f) Through website - <https://www.asiaassetfinance.com/customer-complaints/>
  - g) Write to customer complaint handling officer – Mr.Sanjeev Balan,Senior Manager Communications & Customer Complaint Handling Officer, No.76,Park Street, Colombo 02.
2. In the event a satisfactory solution is not provided by the finance company, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

Write: -  
Financial Ombudsman,  
No.143A, Vajira Road,  
Colombo 05.

Call: -  
0112595624

Email:-  
[fosril@sltnet.lk](mailto:fosril@sltnet.lk)

Website:-  
[www.financialombudsman.lk](http://www.financialombudsman.lk)