

Key Facts Document – Merchant Bank of Sri Lanka and Finance PLC

The Key Facts document consists of the main features of the Savings & Fixed Deposit products and services offered by Merchant Bank of Sri Lanka and Finance PLC.

PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Minor Savings (Punchi / Punchi Star)	<p>Minor</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Minor Savings Application (Mandate). ✚ Identification document (NIC) of parent/guardian and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ Copy of the certified birth certificate of the child. ✚ KYC (Know Your Customer) requirement. 	<p>Sri Lankan citizen below 18 years of age.</p>	<ul style="list-style-type: none"> ✚ Attractive interest rates. ✚ Rs. 500.00 minimum initial deposit. ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ An attractive gift scheme will offered to “Punchi” Minor Savings account based on the balance in the account. ✚ A medical insurance scheme will be offered to “Punchi Star” Minor Savings account based on the balance in the account. ✚ Interest will be calculated on daily basis and credited at the end of the calendar month. ✚ No charges for opening and maintaining an account. ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs. 1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose and to obtain account statement. ✚ Account closure charge <ul style="list-style-type: none"> ▪ Above 06 months of account opening – Rs 200.00 ▪ Below 06 months of account opening – Rs 400.00 ✚ A minimum balance of Rs 500.00 has to be maintained at any given time. ✚ Minimum Balance requirement for Interest calculation – Rs 1,000.00 ✚ Lost passbook reissuance fee – Rs 400.00 ✚ WHT is applied as per the IRD Direction.

PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Normal Savings	Individual / Joint <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Application (Mandate). ✚ Identification document (NIC) and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ KYC (Know Your Customer) requirement. 	Individuals who are Citizens / Resident/ Dual Citizens of Sri Lanka and Over 18 years of age.	<ul style="list-style-type: none"> ✚ Attractive interest rates. ✚ Rs. 500.00 minimum initial deposit. ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ ATM card facility for easy island wide withdrawals. ✚ ATM issuance fee Rs 500.00 and withdrawal fee of Rs 5.00 at BOC ATMs/ Rs 30.00 through other ATMs per transaction. ✚ Minimum Balance requirement for Interest calculation – Rs 500.00 ✚ Interest will be calculated on daily basis and credited at the end of the calendar month. ✚ A Transaction fee is applicable for ATM withdrawals. ✚ CEFTS and SLIPS transfers are available ✚ CEFTS and Slips fees are applicable. <ul style="list-style-type: none"> ▪ CEFTS fee – Rs 100.00 (per transaction) ▪ Slips fee – Rs 50.00 (per transaction) ✚ No charges for opening an account. ✚ If the minimum balance of Rs 500.00 is not maintained, a charge of Rs 50.00 will be deducted monthly. ✚ Lost passbook reissuance fee – Rs 400.00 ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs.1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose and to obtain account statement. ✚ Account closure charge: <ul style="list-style-type: none"> ▪ Above 06 months of account opening – Rs 200.00 ▪ Below 06 months of account opening – Rs 400.00 ✚ WHT is applied as per the IRD Direction.
	COMPANY/PARTNERSHIP/SOLE PROPRIETORSHIP/ CLUBS & SOCIETIES/TRUST <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Mandate. ✚ Business Registration Certificate /Certificate of Incorporation. ✚ Articles of Associations. ✚ Board Resolution. ✚ -Certified list of Directors (Form- 1) and any changes of Directors (Form-20). ✚ If a company re-registered as an existing company (Form 40). 	Corporates and other business firms/ Institutions duly registered in Sri Lanka according to the Business Names Ordinance.	

	<ul style="list-style-type: none">✚ Constitution of Society/Club/Association and Minutes of the meeting.✚ Certified documents to approve Authorized signatories.✚ Identification document of authorized signatories.✚ Documentary evidence for address verification (Utility bill or Bank Statement which should be under Company name).✚ Corporate KYC (Know Your Customer) requirement✚ Declaration of Beneficial Ownership (UBO).✚ KYC (Know Your Customer) of the authorized signatories.✚ Signature card.		
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PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Achara Senior Citizens Savings	<p>Individual / Joint</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Application (Mandate). ✚ Identification document (NIC) and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ KYC (Know Your Customer) requirement. 	Sri Lankan citizen 60 years of age or above.	<ul style="list-style-type: none"> ✚ Attractive interest rates. ✚ Rs. 1,000.00 minimum initial deposit. ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ If it's a joint account, all the joint holders must be Senior citizens. ✚ ATM card facility for easy island wide withdrawals. ✚ ATM issuance fee Rs 500.00 and withdrawal fee of Rs 5.00 at BOC ATMs/ Rs 30.00 through other ATMs per transaction. ✚ Minimum Balance requirement for Interest calculation – Rs 1,000.00 ✚ Interest will be calculated on daily basis and credited at the end of the calendar month. ✚ A Transaction fee is applicable for ATM withdrawals. ✚ CEFTS and SLIPS transfers are available. ✚ CEFTS and Slips fees are applicable. <ul style="list-style-type: none"> ▪ CEFTS fee – Rs 100.00 (per transaction) ▪ Slips fee – Rs 50.00 (per transaction) ✚ No charges for opening an account. ✚ If the minimum balance of Rs 1,000.00 is not maintained, a charge of Rs 50.00 will be deducted monthly. ✚ Lost passbook reissuance fee - Rs 400.00 ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs.1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose and to obtain account statement. ✚ Account closure charge: <ul style="list-style-type: none"> ▪ Above 06 months of account opening - Rs 200.00 ▪ Below 06 months of account opening - Rs 400.00 ✚ WHT is applied as per the IRD Direction.

PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Bonus Savings	<p>Individual / Joint</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Application (Mandate). ✚ Identification document (NIC) and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ KYC (Know Your Customer) requirement. 	<p>Individuals who are Citizens / Resident/ Dual Citizens of Sri Lanka and over 18 years of age.</p>	<ul style="list-style-type: none"> ✚ Attractive interest rates. ✚ Rs. 1,000.00 minimum initial deposit. ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ If minimum balance of Rs 5,000.00 maintained and no withdrawals during the month, 25% of Bonus interest will be paid. ✚ ATM card facility for easy island wide withdrawals. ✚ ATM issuance fee Rs 500.00 and withdrawal fee of Rs 5.00 at BOC ATMs/ Rs 30.00 through other ATMs per transaction. ✚ Minimum Balance requirement for Interest calculation – Rs 1,000.00 ✚ Interest will be calculated on daily basis and credited at the end of the calendar month. ✚ A Transaction fee is applicable for ATM withdrawals. ✚ CEFTS and SLIPS transfers are available. ✚ CEFTS and Slips fees are applicable. <ul style="list-style-type: none"> ▪ CEFTS fee – Rs 100.00 (per transaction) ▪ Slips fee – Rs 50.00 (per transaction) ✚ No charges for opening an account. ✚ If the minimum balance of Rs 1,000.00 is not maintained, a charge of Rs 50.00 will be deducted monthly. ✚ Lost passbook reissuance fee – Rs 400.00 ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs 1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose and to obtain account statement. ✚ Account closure charge: <ul style="list-style-type: none"> ▪ Above 06 months of account opening – Rs 200.00 ▪ Below 06 months of account opening – Rs 400.00 ✚ WHT is applied as per the IRD Direction.
	<p>COMPANY/PARTNERSHIP/SOLE PROPRIETORSHIP/ CLUBS & SOCIETIES/TRUST</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Mandate. ✚ Business Registration Certificate /Certificate of Incorporation. ✚ Articles of Associations. ✚ Board Resolution. ✚ -Certified list of Directors (Form- 1) and any changes of Directors (Form-20). ✚ If a company re-registered as an existing company (Form 40). 	<p>Corporates and other business firms/ Institutions duly registered in Sri Lanka according to the Business Names Ordinance.</p>	

	<ul style="list-style-type: none">✚ Constitution of Society/Club/Association and Minutes of the meeting.✚ Certified documents to approve Authorized signatories.✚ Identification document of authorized signatories.✚ Documentary evidence for address verification (Utility bill or Bank Statement which should be under Company name).✚ Corporate KYC (Know Your Customer) requirement✚ Declaration of Beneficial Ownership (UBO).✚ KYC (Know Your Customer) of the authorized signatories.✚ Signature card.		
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PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Higher Saver Savings	<p>Individual / Joint</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Application (Mandate). ✚ Identification document (NIC) and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ KYC (Know Your Customer) requirement. 	<p>Individuals who are Citizens / Resident/ Dual Citizens of Sri Lanka and Over 18 years of age.</p>	<ul style="list-style-type: none"> ✚ Attractive interest rates. ✚ Rs. 1,000.00 minimum initial deposit. ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ ATM card facility for easy island wide withdrawals. ✚ ATM issuance fee Rs 500.00 and withdrawal fee of Rs 5.00 at BOC ATMs/ Rs 30.00 through other ATMs per transaction. ✚ Minimum Balance requirement for Interest calculation – Rs 1,000.00 ✚ Interest will be calculated on daily basis and credited at the end of the calendar month. ✚ A Transaction fee is applicable for ATM withdrawals. ✚ CEFTS and SLIPS transfers are available. ✚ CEFTS and Slips fees are applicable. <ul style="list-style-type: none"> ▪ CEFTS fee – Rs 100.00 (per transaction) ▪ Slips fee – Rs 50.00 (per transaction) ✚ No charges for opening an account. ✚ If the minimum balance of Rs 1,000.00 is not maintained, a charge of Rs 50.00 will be deducted monthly. ✚ Lost passbook reissuance fee – Rs 400.00 ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs 1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose and to obtain account statement. ✚ Account closure charge: <ul style="list-style-type: none"> ▪ Above 06 months of account opening – Rs 200.00 ▪ Below 06 months of account opening – Rs 400.00 ✚ WHT is applied as per the IRD Direction.
	<p>COMPANY/PARTNERSHIP/SOLE PROPRIETORSHIP/ CLUBS & SOCIETIES/TRUST</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Mandate. ✚ Business Registration Certificate /Certificate of Incorporation. ✚ Articles of Associations. ✚ Board Resolution. ✚ -Certified list of Directors (Form- 1) and any changes of Directors (Form-20). ✚ If a company re-registered as an existing company (Form 40). 	<p>Corporates and other business firms/ Institutions duly registered in Sri Lanka according to the Business Names Ordinance.</p>	

	<ul style="list-style-type: none">✚ Constitution of Society/Club/Association and Minutes of the meeting.✚ Certified documents to approve Authorized signatories.✚ Identification document of authorized signatories.✚ Documentary evidence for address verification (Utility bill or Bank Statement which should be under Company name).✚ Corporate KYC (Know Your Customer) requirement✚ Declaration of Beneficial Ownership (UBO).✚ KYC (Know Your Customer) of the authorized signatories.✚ Signature card.		
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PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Sashreeka Women's Savings	<p>Individual / Joint</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Application (Mandate). ✚ Identification document (NIC) and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ KYC (Know Your Customer) requirement. 	Sri Lankan woman citizens above 18 years of age.	<ul style="list-style-type: none"> ✚ Attractive interest rates. ✚ Rs. 1,000.00 minimum initial deposit. ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ An attractive gift scheme will be offered based on the balance in the account. ✚ ATM card facility for easy island wide withdrawals. ✚ ATM issuance fee Rs 500.00 and withdrawal fee of Rs 5.00 at BOC ATMs/ Rs 30.00 through other ATMs per transaction. ✚ Minimum Balance requirement for Interest calculation – Rs 1,000.00 ✚ Interest will be calculated on daily basis and credited at the end of the calendar month. ✚ A Transaction fee is applicable for ATM withdrawals. ✚ CEFTS and SLIPS transfers are available. ✚ CEFTS and Slips fees are applicable. <ul style="list-style-type: none"> ▪ CEFTS fee – Rs 100.00 (per transaction) ▪ Slips fee – Rs 50.00 (per transaction) ✚ No charges for opening an account. ✚ If the minimum balance of Rs 1,000.00 is not maintained, a charge of Rs 50.00 will be deducted monthly. ✚ Lost passbook reissuance fee – Rs 400.00 ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs.1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose and to obtain account statement. ✚ Account closure charge: <ul style="list-style-type: none"> ▪ Above 06 months of account opening – Rs 200.00 ▪ Below 06 months of account opening – Rs 400.00 ✚ WHT is applied as per the IRD Direction.

PRODUCT/ SERVICE	REQUIRED DOCUMENTS	ELIGIBILITY CRITERIA	KEY TERMS & CONDITIONS
Fixed Deposits	<p>INDIVIDUAL /JOINT/SENIOR CITIZEN</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Fixed Deposit Application (Mandate). ✚ Identification document (NIC) and in the absence of the NIC, valid passport/ Driving License which carries the NIC number). ✚ Documentary evidence for address verification, if the residential address differs from the NIC (Should be within 3 months period). ✚ KYC (Know Your Customer) requirement. 	<p>Individuals who are Citizens / Resident/ Dual Citizens of Sri Lanka and Over 18 years of age.</p>	<ul style="list-style-type: none"> ✚ All potential customers are invited to visit either Head Office or the nearest Branch and discuss about their requirements. After the discussion, company will evaluate and start the process depending upon the customer's requirement. ✚ Attractive interest rates for both senior citizens and non-senior citizens. ✚ Interest will be paid monthly or at maturity. ✚ Interest rates are fixed for the agreed tenor. ✚ Deposits can be placed with a tenor of 01 month up to 60 months. ✚ Minimum initial deposit Amounts: <ul style="list-style-type: none"> ▪ Maturity/ Days product - Rs.5,000.00 ▪ Monthly product - Rs 10,000.00 ✚ With respect to joint accounts of senior citizens, all accountholders should be senior citizens to obtain senior citizens interest rates. ✚ In the case of Monthly Interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 365/ applicable number of days for the year and multiply by number of days applicable for the month. ✚ MBSL reserves the right to decline accepting any deposit if the customer does not divulge information requested by the Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. ✚ An instant loan can be obtained up to a maximum of 80% of the deposit for the maturity deposits and maximum of 75% of the deposit for the monthly deposits (maximum exposure may change depending on the tenor of the monthly deposits). ✚ Deposit Insurance cover, maximum up to Rs. 1,100,000.00 based on the amount deposited, per depositor. ✚ Interest rate applicable to early withdrawals at a lower rate as per the CBSL direction. (Less than one month period, no interest will be paid). ✚ No charges for opening and maintaining a fixed deposit. ✚ No charges for Tax / Audit related balance confirmations and a service fee of Rs. 1,000.00 will be charged for the Embassy balance confirmation letters for VISA purpose.
	<p>COMPANY/PARTNERSHIP/SOLE PROPRIETORSHIP/ CLUBS & SOCIETIES/TRUST</p> <ul style="list-style-type: none"> ✚ Duly completed MBSL Savings Mandate. ✚ Business Registration Certificate /Certificate of Incorporation. ✚ Articles of Associations. ✚ Board Resolution. ✚ -Certified list of Directors (Form- 1) and any changes of Directors (Form-20). ✚ If a company re-registered as an existing company (Form 40). 	<p>Corporates and other business firms/ Institutions duly registered in Sri Lanka according to the Business Names Ordinance.</p>	

	<ul style="list-style-type: none"> ✚ Constitution of Society/Club/Association and Minutes of the meeting. ✚ Certified documents to approve Authorized signatories. ✚ Identification document of authorized signatories. ✚ Documentary evidence for address verification (Utility bill or Bank Statement which should be under Company name). ✚ Corporate KYC (Know Your Customer) requirement ✚ Declaration of Beneficial Ownership (UBO). ✚ KYC (Know Your Customer) of the authorized signatories. ✚ Signature card. 		<ul style="list-style-type: none"> ✚ The interest rate applicable for a loan against term deposit is 3.50% more than the agreed interest rate on the deposit and a service fee of Rs 1,000.00 will be charged. ✚ Lost/ Damage of FD Certificate, an affidavit and the indemnity of MBSL Finance should be submitted to obtain a duplicate. ✚ WHT is applied as per the IRD Direction. ✚ Renewal notices will be sent to the customer. ✚ Nomination Facility (If required). ✚ Matured deposits will be closed as per the instructions given prior to maturity along with the original FD certificate. ✚ The deposit is fixed for the period stated on the face of the certificate and cannot be closed earlier. However, a premature withdrawal may consider at the sole discretion of the management subject to reduced rate of interest at normal savings rate plus 2.00% margin subject to the provisions of CBSL direction. ✚ For joint accounts, all parties have to give instructions if the deposit is prematurely uplifted. ✚ Compensation for FD premature withdrawal/ termination Rate Apply for premature withdrawal be subject to the period of Deposits or subject to CBSL Guideline. Excess interest amount will be recovered from the capital if the interest been paid monthly. ✚ If there is no any withdrawal instructions given by the depositor, deposits will be auto renewed for the same tenor with the prevailing interest rate.
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PROCESS OF OBTAINING PRODUCTS AND SERVICES FROM MERCHANT BANK OF SRI LANKA AND FINANCE PLC

Customers may visit or contact the nearest branch to avail products/services from MBSL. Branch locations and contact numbers are displayed on our website www.mbslbank.com

Customer required to complete an application form and all relevant documents related to the product/service required be handed over to the branch officer to process the request. The information submitted by customer should be accurate.

JOINT FIXED DEPOSITS / SAVINGS

In the event of demise of one of the Depositors of a Joint Deposit, it should be immediately notified to MBSL and the survivor will be the only person recognized by MBSL as having an interest in the deposit.

INTEREST RATES

Interest rates will be determined by MBSL as per the guidelines issued by the regulatory body.

Interest rates will be revised from time to time based on the Market conditions and regulatory guidelines.

Current Interest rates applicable for deposit products are displayed at all our branches and available in our website at www.mbslbank.com

RELEASING FUNDS TO NOMINEE/ LEGAL HEIRS (DECEASED CUSTOMERS)

Deceased customer's accounts will follow the standard legal procedure (Nominee / beneficiaries / legal heirs will be entitled).

Documents required:

If it's a Fixed Deposit, Original FD Certificate / Original Death Certificate / Request letter from the nominee / NIC of the nominee / an affidavit from the nominee / KYC declaration of nominee.

If it's a Savings account, Original Savings Passbook / Original Death Certificate / Request letter from the nominee / NIC of the nominee / an affidavit from the nominee / KYC declaration of nominee.

APPLICABLE LEGAL PROVISION RELATED TO PRODUCTS AND SERVICES

Finance Business Act No.42 of 2011.

Financial Transactions Reporting Act No.6 of 2006.

Directions & Circulars issued by the Central Bank of Sri Lanka.

The Civil Procedure code and other applicable laws in Sri Lanka.

DORMANT ACCOUNTS / ABANDONED PROPERTY

If a savings account remains inactive without deposits (with exception to interest credit) or withdrawals for over a period of 12 months, the account will be categorized as “Dormant”.

If a savings account remains inactive without deposits (with exception to interest credit) or withdrawals for over a period of 10 years, the account will be categorized as “Abandoned property”.

Abandoned deposits accounts will follow the standard legal procedure which is given by the CBSL. Deposits with no transactions or no correspondence for a maximum of 10 years will be flagged as Dormant and subsequently reported to CBSL, as per Finance Business Act No 42 of 2011.

DISCLOSURE

MBSL maintains strict secrecy in respect of all transactions with the customer subject to provisions of section 61(2) of the Finance Business Act No.42 of 2011.

MBSL is regulated by the Central Bank of Sri Lanka and is obliged to provide details of customer transactions to Central Bank of Sri Lanka and other regulatory/ statutory institutions without prior notices to customer and without further obligations or legal recourse to the customer.

FINANCIAL TRANSACTION REPORTING ACT NO.06 OF 2006

Where MBSL has reasonable grounds to suspect that any transaction or attempted transaction may be related to the commission of any unlawful activity or any criminal offence, MBSL shall report such transaction to the Financial Intelligent Unit under the provisions of Section 7 of the Financial Transaction Reporting Act No.06 of 2006.

Suspicious transactions and above-the-threshold transactions (above Rs 1 million) will be reported to the Financial Intelligence Unit - CBSL as directed.

This document serves to comply with the requirements of the Financial Consumer Protection Regulations No. 01 of 2023 issued by the Central Bank of Sri Lanka.

PROCEDURE OF RESOLVING OF CUSTOMER COMPLAINTS

A complaint can be lodged by customers to MBSL via any of the below,

- ✓ Contacting/ writing to the relevant Branch Manager/ Second Officer of each branches.
- ✓ Contacting our hotline 0114 711 711.
- ✓ Sending an email to customer service division: customercare@mbslbank.com
- ✓ Contacting/writing to Mr.Keerthi Ramanayake (AGM), the customer complaints handling officer at MBSL (18th Floor, Bank of Ceylon Merchant tower, No.28, St. Michael's road, Colombo 03. Mobile: 077-3219578).

Further details, please refer published complaint handing procedure.

In the event a satisfactory solution is not provided, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

The Financial Ombudsman, Financial Ombudsman Office of the Financial Ombudsman, No.143A, Vajira Road, Colombo 05.

Contact number: +94 11 259 5624 Telefax: +94 11 259 5625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk