

Customer Charter

1. Our Goal

Our goal is to provide you the customer with a satisfactory and efficient service governed by Banking practices and Laws.

Our vision is “To be Sri Lanka’s leading financial services provider – as recognized by all our stakeholders.”

2. Act on your instructions

We will act upon and honour your instructions subject to terms and conditions of our contract with you and the relevant Laws.

3. The relationship of the customer and the Bank.

You as customer have a relationship with the Bank and the relationship is founded on the Contractual relationship between you the customer and the Bank. The contract in this instance is governed by English Law principles. (Though the Common Law which governs contracts is Roman Dutch Law). There are a few transactions which are governed by the principles of Roman Dutch Law.

4. Customer’s (Your) Rights

- a. Apart from your rights under the terms of Contract with us, you as customer of our Bank are entitled to statutory protection of confidentiality of the transactions you have with us, under the Banking practices.

There are three exceptions to the above right, under which the details of you and your transaction may be disclosed to appropriate authorities;

- ✓ At your request
- ✓ On an order of Court
- ✓ Requirement of Law or by statute

- b. You are entitled to receive clear information about our services or products, the benefits for you, what you can expect from Bank, the fees or charges applicable to each product and service rendered by us.
- c. We will provide you with quality products/ services and facilities.
- d. You are entitled to receive a fair, honest and professional service.

5. Know your Customer (KYC)

- i. The KYC policy applies to all new and existing customer relationships and to all products and services offered by us. KYC is an ongoing risk based process to collect relevant information about our customers and their personal business and financial activities in order to;

- ✓ Timely identification of customer activity which is inconsistent to the known facts and information which will help the Bank in its commitment to prevent the use of its products and services for illegal purposes and also to detect and prevent money laundering terrorist financing and to identify theft.
- ✓ Meet our legal and regulatory obligations.
- ii. We will take reasonable and appropriate steps and methods to verify and identify other key information provided by the customers from and or by using reliable independent sources and agencies.
- iii. We will refuse to enter into or continue relationship or conduct transactions with any person or entity that insists on anonymity or provide false, inconsistent or conflicting information, if such inconsistency or conflict cannot be resolved after reasonable inquiry.

6. Complaints

If you as a customer have a complaint about something or any wrong caused to you by us you are entitled to make such complaint in writing to the Personal Assistant to General Manager at Seylan Bank PLC, Seylan Towers, No 90, Galle Road., Colombo 03. You can also call our call centre on telephone numbers +94 11 2008888 for which a reference number will be allocated to you. We will endeavour to resolve your grievances/complaints within a reasonable time.

You can also complain to the Banking Ombudsman, who will hear and determine your complaint. The address of the Banking Ombudsman is 143A, Vajira Road, Colombo 04.

7. Details of Services & Products

A detail description, their benefits to you as a customer and the charges & fees applicable to each product and services and its effect and consequences on you in the event of your default, included in the product information document applicable to each product. These product information documents are available to you for your information and knowledge. You may obtain these from branches of our Bank.

8. Contacting us

You can contact us by;

- ✓ Visiting the branch or writing to our Branch Manager where you have the account relationship.
- ✓ Visiting the Head Office at Seylan Bank PLC, Seylan Towers, No 90, Galle Road, Colombo 03 and meeting your Account Relationship Manager or Regional Manager or the Deputy General Manager of the Zone.

or

You may know or seek additional and detailed information on our service and products from our website www.eseylan.com or by email from info@seylan.lk.