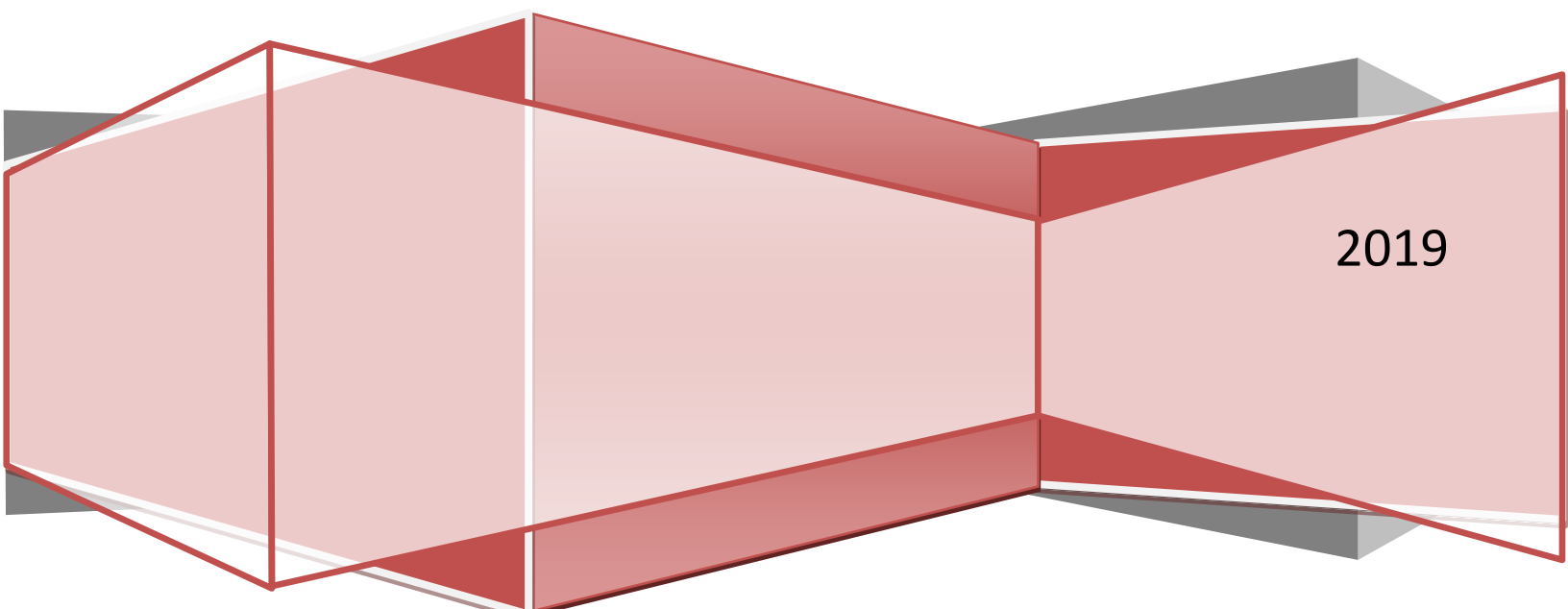


eStatements

Key Fact Document



2019

All you need to know about DFCC eStatements

If you have already signed up for the eStatement facility of DFCC Bank or planning to do so, we want to help you understand the features of the service so that you can take maximum advantage of its benefits.

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1. About eStatements

eStatement is a convenient way to receive and store your monthly Bank statements. This facility will enable you to receive your monthly and consolidated Bank statements to the email address that you have provided the Bank at no additional charges.

1.1 Benefits of using eStatements

- **Convenient**
- **Fast**
- **Secure**

For new customers

We have made all value added services (eStatements, Virtual Wallet, SMS alerts, Online Banking) mandatory for accounts that are opened newly to serve you better, providing you convenience and support with your day to day banking needs. You can speak to us if you do not wish to receive any of the value added services.

For existing customers

As a customer already banking with us, if you have not yet signed up for the eStatement facility we invite you to visit one of our DFCC Bank branches that is convenient to you and speak to our staff that is dedicated to serve you. You will only need to fill in a form with your email address and few more details for verification and accuracy of existing records.

1.2 Registering for eStatements

Any account holder of DFCC Bank can enjoy the convenience of eStatements. Customers who wish to register of this facility must fill-up the segment (01) 'GENERAL DETAILS' in the *Application for alternate channels*'.

All the mandatory fields under segment (04) 'ACCOUNTS TO BE LINKED' - eStatement should be completed with particular attention paid to the accuracy of the email address provided for the eStatement registration.

DFCC BANK		APPLICATION FOR ALTERNATE CHANNELS				
The Manager DFCC Bank PLC		D D M M Y Y Y Y				
Branch		Client ID :				
(01) GENERAL DETAILS						
NIC / PP / DL No. :		Mobile No. :				
Email Address :						
(02) DEBIT CARD						
Card Type :	<input type="checkbox"/> Pre - encoded Card	<input type="checkbox"/> Personalised Card				
Name to be Printed on the Card : <small>(Max 20 characters including space)</small>						
Primary Savings Account No. :		<input type="checkbox"/> POS				
Primary Current Account No. :		<input type="checkbox"/> POS				
<small>(Only one of the primary accounts can be linked for POS transactions.)</small>						
(03) eBANKING						
Preferred User ID :		*User ID must contain 6 to 10 characters.				
Verification Word : <small>(To be used for verifying the identity of the user)</small>		*User ID will be accepted subject to availability and will otherwise be customised by the bank. *User ID cannot contain spaces, special characters and capital letters.				
(04) ACCOUNTS TO BE LINKED						
Account No.	Debit Card	eBanking	VVW	eStatement	SMS Alerts	All
<input type="checkbox"/> Link all Deposit Accounts		<input type="checkbox"/> Link all Loan Accounts				
<small>Joint Accounts will be enabled depending on the operating instructions given in the mandate. Bank may decide on the minimum transaction threshold for receiving SMS alerts.</small>						

Subsequent to the registration, a welcome message will be sent out to the registered email address with the bank.

Any passbook account holders who wish to apply for e-statements will have to change the account statement type from Passbook to Statement account.

It can be done by filling the *Application for alternate channels* form and handing it over to the nearest DFCC Branch.

1.3 Adding an account to eStatements

A customer who wishes to add more accounts to the eStatement facility should fill a fresh *application for alternate channels* by visiting any DFCC Bank branch.

1.4 Generation of eStatements

eStatement will be generated based on the following scenarios;

- E-Statement will be generated and sent out to the customers on 1st of each month
- An e-Statement will be *generated only* if a customer has *at least one Statement account*.
- Accounts will be reflected in the e-Statement only if the customer is the Primary holder of the particular account. *An e-Statement will not be generated for the secondary holder.*
- A detailed statement will be generated only if the Statement account has *at least one transaction* for the particular statement period.
- Balances of all passbook accounts, fixed deposits and lease facilities will be given in the *summary page* (1st Page) of the eStatement. A detailed statement will be given for all Statement accounts and all the Loans of the client.
- For security reasons the account numbers will be partially masked on the e-Statement.

1.5 eStatement format

▪ **Your Relationship Summary**

Your Relationship Summary reflects a summary of the balances according to the type of product.

Eg - Savings Account will reflect the total of all the savings accounts that the client holds.

▪ **Account(s) Summary**

“Account Summary” reflects the balances of all savings and current accounts that a client holds with the bank. All figures given will be the month end balance of the relevant account.

- **Term / Recurring Deposit Summary**

“Term / Recurring Deposit Summary” reflects the balances of all the Fixed Deposits that a client holds with the bank. In this segment, all Fixed Deposits will arrange according to the maturity date thereby reflecting deposit which matures first. All figures given will be the month end balance of the relevant account.

- **Loan(s) Summary**

“Loan(s) Summary” reflects the outstanding balances of all the Loans that a client has obtained from the bank. All figures given will be the month end balance of the relevant loan

If a loan has been prematurely settled within the one month period the e statement is generated for, the loan will be displayed as active however the balance will be displayed as Rs. 0/- in the eStatement.

- **Lease(s) Summary**

“Loan(s) Summary” reflects the outstanding balances of all the lease facilities that a client has obtained from the bank. All figures given will be the month end balance of the relevant lease.



Your Combined Banking Statement



www.dfcc.lk

Contact Centre: 011 2350000

Customer ID #: XXXXXX
 XXX XXXXXX XXXXXXXXXXXX
 NO. XXX, XXXXX XXXXX. XXXXXX

Statement Period: 01/02/2017 - 28/02/2017
 Statement Date: 01/03/2017

Your Relationship Summary

Balance Summary	Currency	Balance
TERM DEPOSIT ACCOUNT	LKR	3,492,189.06
CURRENT ACCOUNT	LKR	114,508.80
SAVINGS ACCOUNT	LKR	74,036.53

Balance Summary	Currency	Balance
LEASE OUTSTANDING	LKR	5,538,362.00
LOAN OUTSTANDING	LKR	0.00

Account(s) Summary

Account Number	Account Type	Currency	Balance	Status
005 XXXX XXXXX	CURRENT - ORDINARY	LKR	114,508.80	Active
005 XXXX XXXXX	SAVINGS - MEGA BONUS	LKR	320.82	Active
005 XXXX XXXXX	SAVINGS - SUPREME VAASI	LKR	42,897.57	Active
005 XXXX XXXXX	SAVINGS - SUPREME VAASI	LKR	20,769.94	Active
064 XXXX XXXXX	VARDHANA XTREME SAVER	LKR	10,048.20	Active

Term / Recurring Deposit Summary

Account Number	Maturity Date	Currency	Deposit Amount	Tenure
005 XXXX XXXXX	28/04/2017	LKR	1,073,325.54	1 Year(s)
005 XXXX XXXXX	25/07/2017	LKR	877,461.62	1 Year(s)
005 XXXX XXXXX	12/10/2017	LKR	1,391,401.90	1 Year(s)
064 XXXX XXXXX	02/01/2018	LKR	150,000.00	1 Year(s)

Loan(s) Summary

Facility Number	Loan Description	Currency	Outstanding Balance
XXXX XXX XXXXX	RETAIL LOANS	LKR	0.00

Leases (s) Summary

Facility Number	Facility Type	Currency	Outstanding Balance
XXXX XXX XXXXX	Finance Lease 2	LKR	5,538,362.00

▪ Detailed Account Summary Format



Your Combined Banking Statement



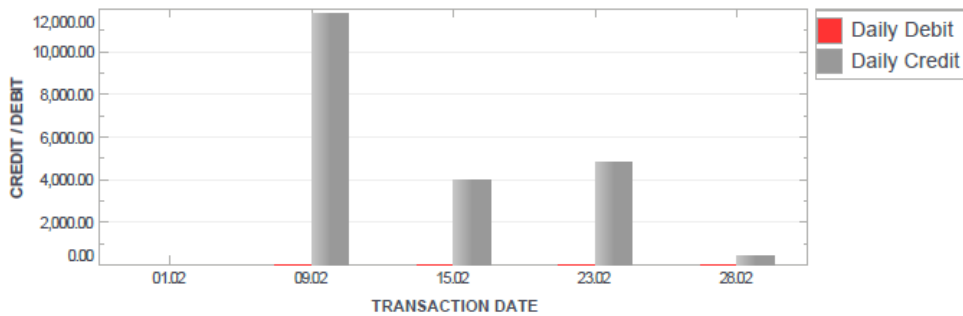
www.dfcc.lk

Contact Centre: 011 2350000

Client Name: XXXXXXXXXX XXXXXXXX
 Account Number:
 Transaction Period: 01/02/2017 - 28/02/2017
 Currency: USD

Post Date	Effective Date	Narration	Withdrawal (Dr)	Deposit (Cr)	Balance
01.02.2017		Opening Balance			383,165.01
09.02.2017	09.02.2017	Fund Transfer Credit 001 XXXX XXXXX		1,050.00	384,215.01
09.02.2017	09.02.2017	Fund Transfer Credit 001 XXXX XXXXX		5,733.00	389,948.01
09.02.2017	09.02.2017	Fund Transfer Credit 001 XXXX XXXXX		5,000.00	394,948.01
15.02.2017	15.02.2017	Fund Transfer Credit 007 XXXX XXXXX		948.00	395,896.01
15.02.2017	15.02.2017	Fund Transfer Credit 001 XXXX XXXXX		2,999.40	398,895.41
23.02.2017	23.02.2017	Fund Transfer Credit 008 XXXX XXXXX		4,835.26	403,730.67
28.02.2017	28.02.2017	Credit Int		383.60	404,114.27
28.02.2017		Closing Balance			404,114.27
		Transaction Summary		20,949.26	404,114.27

Actual Balance	Ledger Balance	Float Balance	Funds Held
404,114.27	404,114.27	0.00	364,844.90



1.6 Unsubscribe of eStatement facility

A customer wishing to unsubscribe the eStatement facility should hand over a request letter to the nearest DFCC Branch.

2 Contacting us

You can call us on our 24 hour Contact Centre on +94(11)2350000 or write to us on info@dfccbank.com. You can also visit any of our Branches.