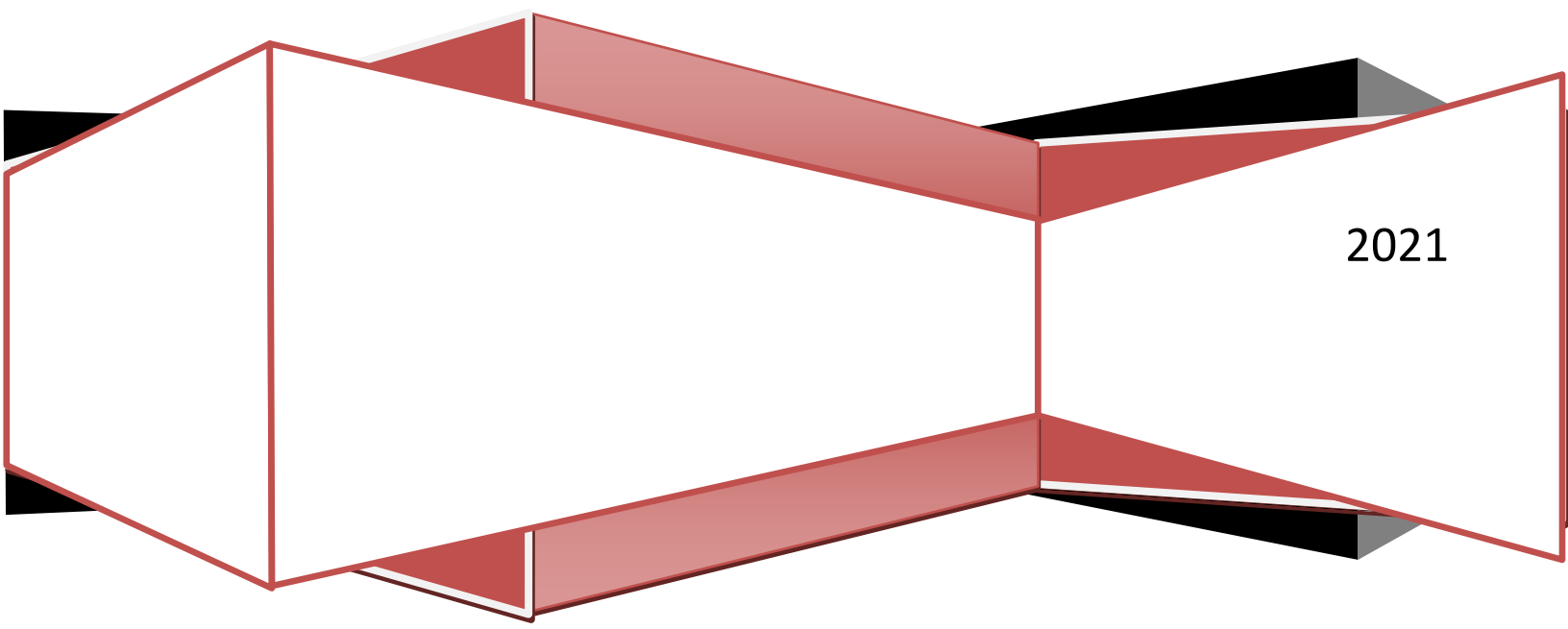


# Aloka Savings Account

Key Fact Document



2021

## **All you need to know about your Aloka Savings Account with DFCC Bank.**

If you have already opened an Aloka Account with us or planning to do so, we want to help you understand the features of the product so that you can take maximum advantage of its benefits.

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## 1. What is Aloka account?

Aloka account is a specially designed Savings Account of DFCC that will cater only to females above the age of 18.

## 2. Who can open an Aloka account?

Any female above the age of 18 is eligible to open an Aloka savings account. This savings account can be opened only as a single account.

You can log into our website <https://www.dfcc.lk/dfcc-aloka/> and open the account by downloading & completing the account opening application or you may also visit the closest branch of DFCC Bank along with the below mentioned documents and open an Aloka Savings account.

## 3. What are the documents required to open an Aloka account?

- Duly signed account opening application.
- Valid identification document (NIC/EIC/Passport/Driving License)
- Address Verification (If required only)

\*The Aloka savings account must be opened in Sri Lankan Rupees.

## 4. What is the initial deposit value?

A minimum amount of LKR 1,000/- must be deposited as the initial deposit value at the time of opening the account.

## 5. What is the interest rate of an Aloka account?

The current interest rates are based on a tiered savings basis as following.

Deposit Range (LKR)	Interest Rate (P.A)
1,000 - 10,000	2.50%
10,001 - 50,000	3.00%
50,001 - 200,000	4.00%
200,001 & above	4.25%

\*The rates are subject to change according to the Market Conditions and updated in the Customer Tariff in the website.

## 6. What are the special benefits & rewards?

- Free Withdrawals from all DFCC & Lanka Pay ATMs.
- Free Digital Banking Services (SMS/Online Banking/E-statement facility & Virtual Wallet access).
- Branded Debit & Credit card with annual fee waived off for the 1<sup>st</sup> year.
- Free digital health solutions through 'Doc 990' facility.
- Preferential interest rates on personal loans & fast track loan process along with 50% rebate on the loan processing fee.
- Preferential interest rates on housing loans & 50% rebate on the loan processing fee.
- Preferential interest rates on all your pawning transactions - DFCC Ranwarama.
- MSME/SMR business consultation through DFCC Business Consultants (Pvt) Limited.
- Rewards on significant milestones in your life.

Milestone	Reward DFCC Aloka Gift Voucher (LKR)	Balance to be maintained in the account (LKR)	Required Document
Childbirth	2,500/-	10,000/-	Birth Certificate of the child
21 <sup>st</sup> Birthday	2,500/-	25,000/-	NIC/EIC
Graduation (One Time)	5,000/-	50,000/-	Graduation Certificate
Wedding	10,000/-	150,000/-	Marriage Certificate
25 <sup>th</sup> Wedding Anniversary	25,000/-	250,000/-	Marriage Certificate

\* balance should be maintained for immediate preceding six (6) months

- Free life insurance cover.

Aloka Account holders are entitled to a free life insurance cover for a period of one (1) year provided an average balance of above LKR 10,000/- is maintained in the Aloka savings account for a minimum period of six (6) months.

Account balance Tier	Sum Assured (LKR)
10,000-19,999	100,000
20,000-29,999	200,000
30,000-39,999	300,000
40,000-49,999	400,000
50,000-59,999	500,000
60,000-69,999	600,000
70,000-79,999	700,000
80,000-89,999	800,000
90,000-99,999	900,000
100,000 and above	1,000,000

## 7. How do I get more information about the product?

Dedicated Aloka hotline number +94(11) 2350055 will be available 24x7 to exclusively serve our valuable Aloka customers or you can call us on our 24x7 contact center +94(11) 2350000 or write to us on [info@dfccbank.com](mailto:info@dfccbank.com). You may also visit any of our branches island wide for more details.