

Key Fact Document

Diplomatic Rupee Accounts (DRA) & Diplomatic Foreign Currency accounts (DFCA)

Description of the product/ delivery channel

Diplomatic Rupee Account (DRAs) & Diplomatic Foreign Currency Account (DFCA) are specially designed to cater to the local currency banking needs of Diplomatic personnel & their family members.

1. Eligibility

- Foreign Diplomatic Missions
- Diplomatic personnel who have been exempted from the requirement of obtaining resident visa issued by the Department of Immigration and Emigration
- Family members of Diplomatic personnel in Sri Lanka who have been exempted from the requirement of obtaining resident visa issued by the Department of Immigration and Emigration.

2. Permitted Currency - DFCA's may be maintained in any designated foreign currency and DRA may be maintained in Sri Lanka Rupees.

Designated Currencies: USD / GBP / EUR / AUD / SGD / SEK / CHF / CAD / HKD / JPY / DKK / NOK / NZD / CNY / THB

3. Permitted Account Type - Savings Account Current Account (without overdrawing facility) Fixed Deposit

4. Interest Rates - Please refer the HNB Web site - (www.hnb.net)

Financial and other benefits to customers including incentive and promotions

- Competitive interest rates for fixed deposits

Cost to Customers – Fees/charges, commission, interest, etc.

Refer bank official website under service Interest Rates & Tariffs (<http://www.hnb.net>)

Procedure to be followed to obtain the product/delivery channel

The Customer to submit the Bank's Account Opening documentation, Identification documents and other documents that may be requested by the Bank.

Key Terms & Conditions

- ADs shall require prior permission of the Director-Department of Foreign Exchange, for any transaction/ transfer to/ from DRAs for any purpose which falls outside the purview of these Directions.
- Permitted to open & maintain as an individual or joint account with eligible individuals.

General Terms & Conditions link given below: (<https://www.hnb.net/terms-conditions>)

For more information – 0112 462 462/ hnbconnect@hnb.lk