

# KEY FACTS DOCUMENT

## DFCC JUNIOR



<b>Eligibility</b>	Children who are Sri Lankan Citizens and under 18 years of age
<b>Key Features</b>	<ul style="list-style-type: none"><li>• The maximum age of eligibility for the gift scheme will be 15 years of age</li><li>• Minimum deposit to open the Junior Account is LKR 500</li></ul>
<b>Benefits and Value-Added Services</b>	<ul style="list-style-type: none"><li>• Wide variety of DFCC Junior gifts</li><li>• Gift vouchers from reputed merchants for consumables</li><li>• E gift voucher with more than 110+ merchants with island-wide accessibility</li><li>• Value Credit Scheme</li><li>• DFCC Junior Rewards Scheme up to LKR 100,000<ul style="list-style-type: none"><li>- Grade 5 Scholarship Reward Scheme</li><li>- O/L Examination Reward Scheme</li><li>- 18th Birthday Reward Scheme</li></ul></li></ul>
<b>Procedures to be followed to open the account</b>	<p>Required documents to open DFCC Junior Account</p> <ul style="list-style-type: none"><li>• Account Mandate</li><li>• National Identity Card/Valid Driving License/Valid Passport that carries the NIC Number</li><li>• Address verification documents (If the address given to the Bank is different from the National Identity Card)</li><li>• Birth Certificate of the minor</li><li>• Any other document the Bank may require to establish the identity or eligibility of the applicant</li></ul> <p>Visit the nearest Branch and submit duly completed documents to open the account</p>

<b>Fees and Charges</b>	Standard Fees and charges specified in the tariff. Please refer <a href="https://www.dfcc.lk/interest-rates/">https://www.dfcc.lk/interest-rates/</a>
<b>Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• Initial deposit is Rs. 500</li> <li>• Accounts opened only in Sri Lankan Rupees</li> <li>• Account to be opened by parent or guardian</li> <li>• Withdrawals are not permitted</li> <li>• Non-residents/ non-nationals not permitted to open accounts</li> <li>• No withdrawals until the child completes 18 years</li> </ul> <p>Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions or visit the Bank's corporate Website <a href="https://www.dfcc.lk/">https://www.dfcc.lk/</a></p>
<b>Clarifications and Inquiry on Account Transactions</b>	<p><b>Contact Methods:</b> 24/7 hotline at 0112 350000</p> <p><b>Email:</b> <a href="mailto:care@dfccbank.com">care@dfccbank.com</a></p> <p>In-Branch assistance at any DFCC location</p> <p><b>Response Time:</b> Within 24 hours</p>
<b>Complaint Handling Procedure</b>	Your complaint will be acknowledged within 01 working day and processed within 02 working days, though some issues may take longer. If you don't receive a satisfactory response within a reasonable time, please contact us.

**Complaint  
Handling  
Procedure**

Email: [care@dfccbank.com](mailto:care@dfccbank.com)  
Contacting our Call Centre: 0112 350 000

**Financial Ombudsman**

The Financial Ombudsman  
No 143 A, Vajira Road, Colombo 05.  
Tel: (011) 2 595624  
Email: [fosril@sltnet.lk](mailto:fosril@sltnet.lk)  
Website: [www.financialombudsman.lk](http://www.financialombudsman.lk)

The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka  
<https://www.cbsl.gov.lk/en/fcrd>