

KEY FACT STATEMENT & PRODUCT BROCHURE
(w.e.f. 01-01-2026)



Product Name	MCB Term Deposits
Description	A term deposit with MCB Bank is the right way to save. It comes with attractive interest rates to help grow your deposit, along with a host of other benefits.
Currency	LKR
Salient Features	<p>Minimum Deposit : 50,000/- (for Term Deposits)</p> <p>Available Terms : 01 Year, 2 Years, 3 Years, 4 Years</p> <p>Call Deposits (7 days) can be opened with a Minimum Deposit of LKR 100,000/-</p>
<u>Interest Rate (p.a.)</u>	For latest interest rates, please visit www.mcb.com.lk
Interest Payment Frequently	Monthly and At Maturity options available for each term
Benefits/ Value Added Services	<p>Savings / Current Account can be opened/ linked to credit the interest and to perform other financial transactions</p> <p>Option to obtain a Safe Deposit Locker against the Term Deposit</p>
<u>Fees and Charges</u>	For the latest charges and fees related to the product and other value added services, please visit www.mcb.com.lk (Schedule of Bank Charges)
Eligibility	<p>Personal - Sri Lankan Residents above 18 years of age (individual/ joint)</p> <p>Institutional - Organizations that are dully registered under the respective statutory laws</p>
Documents Required	Dully completed Account Mandate and related forms
For Personal Clients	<p>Valid NIC/ Driving License/ Passport with NIC number (Foregin nationals who are entitled to open/ operate accounts shall produce valid visa)</p> <p>Address Proof (if differ from the address mentioned in NIC)</p>
For Institutional Clients	<p>Business Registration and related documentation/ forms</p> <p>Identity documents of Directors/ Partners</p> <p>Any other document that bank may require to establish the identity of the individual or institution</p>
Procedure to Open the Account	Please visit the nearest MCB Bank Branch and hand-over the completed set of documents to open the account and obtain the other value added services
Other Operational Information/ Terms & Conditions	<p>Pre-mature upliftments are subject to a penalty (Savings Interest Rate or 2.5% less than the agreed rate whichever is higher, this may vary time to time please refer to Schedule of Bank Charges on bank website)</p> <p>The Bank has the right to hold/ close any account that is not maintained at satisfactory level or not meeting statutory requirements</p> <p>Term Deposit Accounts remain with no customer transaction/ contacts for 10 years (after maturity) will be considered abandoned and dealt in accordance with the regulatory guidelines.</p> <p>Deposits are secured in line with the limits set by the Deposit Insurance Scheme of The Central Bank of Sri Lanka. (current limit up to LKR 1.1Mn)</p> <p>Any mistaken/ un-authorized transactions should be informed to the branch in writing for reconciliation/ charge-backs of mistaken/ un-authorized transactions.</p> <p>Terms & Conditions may change time to time as per the bank's internal policies/ proceures and regulatory guidelines and same will be notified in advance via bank website/ branch display or any other appropriate medium.</p>
<u>Channels to Obtain Updated Information</u>	Call/ visit any MCB Bank branch Visit: www.mcb.com.lk Hotline: 0115222200 Email: info@mcb.com.lk
<u>Compliant Handling Procedure</u>	<p>Complaints can be routed through any MCB Bank Branch (dedicated complaint box available)</p> <p>Dedicated direct contact point: Department Head - Compliance, MCB Bank Ltd, 08, Leyden Bastian Road, Colombo 01. Tel : 0115222230 (from 9am - 5pm on working days) Email : complaints@mcb.com.lk</p> <p>In case if the resolution is not up to your satisfactory level/ not reolved within 4 weeks, you may escalate the complaint to; The Financial Ombudsman, No. 1, Bethesda Place, Milagiriya, Colombo 05 Tel: 0112595624 Email : fosril@sitnet.lk Web: www.financialombudsman.lk</p>

MCB Bank Limited is a Licensed Commercial Bank operating under the supervision of The Central Bank of Sri Lanka.
Credit Rating : "AA (Ika)" | Outlook Stable (Fitch Ratings)