

Description of the Account	Benefits to Customers	Types of Fees and Other Bank Charges	Procedures to be Followed to Open the Account	Major Terms and Conditions
<b>FriMi Savings Account</b>				
<p>This is an interest-bearing account. The Bank issues monthly statements to the customer via email. This account is considered as the main savings account when a user registers with the FriMi App.</p>	<ul style="list-style-type: none"> <li>• Tiered Interest rates</li> <li>• Digital Banking facilities</li> <li>• Free e-statement facilities</li> </ul>	<ul style="list-style-type: none"> <li>• No charges applicable</li> </ul>	<ul style="list-style-type: none"> <li>• Register by downloading the FriMi Application from Google Play or App Store</li> <li>• Submit a copy of a valid National Identity Card (NIC) or Driving License as documentary evidence.</li> <li>• Valid billing proof required for address verification if the resident address differs to NIC or Driving License.</li> </ul>	<p>Eligible Persons;</p> <ul style="list-style-type: none"> <li>• Sri Lankan Nationals over 18years</li> <li>• Holding a valid National Identity Card/passport and residing in Sri Lanka.</li> <li>• Sri Lankans who are Non-residents working abroad with a valid work visa</li> <li>• There is no minimum initial deposit</li> <li>• Interest is calculated based on the daily available balance and credited to the account at the end of each month.</li> </ul>
<b>FriMi Savings Pot Account</b>				
<p>This is an interest-bearing account which can be opened for various savings purposes.</p>	<ul style="list-style-type: none"> <li>• Tiered Interest rates</li> <li>• Digital Banking facilities</li> </ul>	<ul style="list-style-type: none"> <li>• No charges applicable</li> </ul>	<ul style="list-style-type: none"> <li>• Register by downloading the FriMi Application from Google Play or App Store</li> <li>• Having an active FriMi Savings Account is mandatory</li> </ul>	<p>Eligible Persons;</p> <ul style="list-style-type: none"> <li>• Sri Lankan Nationals over 18years</li> <li>• Holding a valid National Identity Card/passport and residing in Sri Lanka.</li> </ul>

				<ul style="list-style-type: none"> <li>• Sri Lankans who are Non-residents working abroad with a valid work visa</li> <li>• Minimum initial deposit is LKR 500/- or less than 50% of the target amount.</li> <li>• Interest is calculated based on the daily available balance and credited to the account at the end of each month.</li> <li>• A user can open a maximum of 5 Savings Pot accounts</li> </ul>
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<b>FriMi Bucket List Account</b>				
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<p>A goal-based savings account that helps to save in small values for a target period customizable based on user preference. The account can be nicknamed based on the user's preference and/or savings purpose.</p>	<ul style="list-style-type: none"> <li>• Tiered Interest rates</li> <li>• Digital Banking facilities</li> </ul>	<ul style="list-style-type: none"> <li>• No charges applicable</li> </ul>	<ul style="list-style-type: none"> <li>• Register by downloading the FriMi Application from Google Play or App Store</li> <li>• Having an active FriMi Savings Account is mandatory</li> </ul>	<p>Eligible Persons;</p> <ul style="list-style-type: none"> <li>• Sri Lankan Nationals over 18years</li> <li>• Holding a valid National Identity Card/passport and residing in Sri Lanka.</li> <li>• Sri Lankans who are Non-residents working abroad with a valid work visa</li> <li>• Minimum initial deposit is LKR 500/-</li> </ul>
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				<ul style="list-style-type: none"> <li>• Minimum target amount is LKR 10,000/-</li> <li>• Interest is calculated based on the daily available balance and credited to the account at the end of each month.</li> <li>• A user can open a maximum of 5 Bucket List accounts.</li> </ul>
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FriMi Round Up Savings Account				
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<p>This is an interest-bearing account that allows the user to save automatically while transacting via the FriMi Savings Account.</p>	<ul style="list-style-type: none"> <li>• Tiered Interest rates</li> <li>• Digital Banking facilities</li> </ul>	<ul style="list-style-type: none"> <li>• No charges applicable</li> </ul>	<ul style="list-style-type: none"> <li>• Register by downloading the FriMi Application from Google Play or App Store</li> <li>• Having an active FriMi Savings Account is mandatory</li> </ul>	<p>Eligible Persons;</p> <ul style="list-style-type: none"> <li>• Sri Lankan Nationals over 18years</li> <li>• Holding a valid National Identity Card/passport and residing in Sri Lanka.</li> <li>• Sri Lankans who are Non-residents working abroad with a valid work visa</li> <li>• There is no minimum initial deposit</li> <li>• Interest is calculated based on the daily available balance credited to the account at the end of each month.</li> </ul>
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- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the .....and the Complaint Handling Procedure are outlined in the General Business Conditions on .....
- Types of Fees and other bank charges which may be subject to change from time to time shall be published on the official website of the Bank.
- In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.