

TITLE :

BOC SMART SALARY SAVER

MAIN DESCRIPTION

BOC Smart Salary Saver account is a special product dedicated for salaried individuals to manage their hard earnings with a multitude of convenient banking facilities. This product assures a return for surplus funds while availing an instant salary advance to meet urgent needs.

BOC Smart Salary Saver Account can be opened at any Bank of Ceylon branch island-wide if you are a salaried individual between 18 to 55 years of age, earning a take home salary above Rs. 25,000/- per month .

BOC Smart Salary Saver Account Offers

Daily investment of additional funds

Easy access for invested funds for day to day payments

Instant Salary Advance

E-Commerce enabled Debit Card

Digital Banking Services

ELIGIBILITY

Be a Permanent Employees of Government, Semi-Government and Private Sector

Should be a member of EPF Fund or Pension Scheme

Be a Qualified Professional

BENEFITS

Daily investment of additional funds

The excess funds retaining a balance of Rs.10,000/- in BOC Smart Salary Saver account are invested in a special Fund Management Account on daily basis with a return

Easy access for invested funds for day to day payments

When the account holder/s withdraw funds / make any payments from the BOC Smart Salary Saver account, the deficit amount if any will be automatically funded from the Fund Management Account, up to the amount available in this account.

Instant Salary Advance

A salary advance up to 90% of your take-home salary is available for BOC Smart Salary Saver account holders, if the required criteria are met. Your salary should be remitted to BOC Smart Salary Saver Account for more than 3 months to enjoy this facility.

E-Commerce enabled Debit Card

Smart Online Banking, B-App, SmartPay and other digital banking services

Smart Passbook, e-statements and SMS alerts to view account details

(Mobile Number is required for SMS alerts and e-mail address is required for e-statements)

Other Benefits

The accounts can be opened with an initial deposit of Rs. 2,000/-.

No monthly service charges

No minimum balance requirement to be maintained in accounts

Terms and Conditions

You are required to continuously remit monthly salaries/earnings to BOC Smart Salary Saver Account

Facilities are provided subject to fulfillment of terms and conditions imposed by the Bank

Bank of Ceylon holds the right to change, add or revise any conditions and facilities offered for this account.

It is advisable to contact your nearest BOC branch or our Call Centre on 1975 for latest information and prevailing terms and conditions

DOCUMENTS

Documents required to open a Smart Salary Saver Account

BOC Smart Salary Saver Account Opening Application (Bank Form)

Fund Management Account Opening Application (Bank Form)

Salary Slips of last three months duly certified by the Employer

Documentary evidence to confirm the employment status (Employee Identity Card, Employment Contract, a letter issued by the employer etc.)

Employer Confirmation Form (Bank Form)

National Identity Card

Qualified Professional's Requirement

Letter /Membership Card issued by Professional Institution

Documents to prove the source of income and average monthly income

Last three month's income statements/ Tax receipts

Salary Advance Facility Requirement

Salary Advance Application (Bank Form)

Salary Advance Agreement (Bank Form)

*Conditions apply

TITLE :

BOC SMARTGEN

MAIN DESCRIPTION

The next generation of savings accounts offers customers a wide array of services to enjoy the speed and convenience of banking with Bank of Ceylon. Account could be opened instantly and it is fully activated to operate.

Available for

Ordinary Savings Account

,

14+ Account

,

18 + Account

,

Kantha Ran Ginum Account

, and

Senior Citizen

Account

Universal banking at any BOC branch island wide offers customers the ease of transacting seamlessly as the customer's photograph and the signature will be captured digitally at the time of opening the account

FEATURES

A passbook-free account
Free BOC Smart Online Banking/ Bapp access instantly
Instant SMS alerts on transactions
Monthly e-statements
Customer photograph and the signature will be captured digitally
Instant account opening
An activated Debit card is given at the time of account opening

BENEFITS

Instant activation of BOC Smart Online Banking
(except for 14+ accounts)
Free BOC Smart Online Banking / Bapp facilities
Instant SMS alerts on transactions
(for free of charge)
Monthly e-statements
Instant issue and activation of Debit Card

RATES-FEES

The same interest rates will be applicable for the SmartGen version of the eligible product types.

DOCUMENTS

National Identity Card
Proof of Address (If not residing in the place mentioned in NIC)
Mobile Number and e-mail address is required (for SMS alerts and e-statements)
For more information contact the nearest Bank of Ceylon Branch or Call Centre 1975

* Conditions apply

[Apply Account Online](#)

[Download Application Here](#)

TITLE :

3G SAVINGS

MAIN DESCRIPTION

'3G Savings' is a novel experience and another 'first' in the Sri Lankan financial industry. This unique saving method, 'BOC 3G Savings,' allows you to link three generations of your family to save when you shop and spends.

Now you can save while spending through your BOC Debit Card, by depositing money to a

BOC Senior Citizen Account

for your parents, a BOC Ran Kekulu or Ran

Kekulu Smart Account

for your child or to any other BOC Savings Account of your preference.

When you make payments from your BOC Debit Card, you can choose to deposit money from your expenses, rounded up to the closest Rs. 100/- to Rs. 1000/-.

Any customer who maintains a savings or current account and possesses a BOC Debit Card.

Minimum rounded-up transfer amount is Rs. 10/- or a Fixed amount.

TITLE :

RAN KEKULU SMART

MAIN DESCRIPTION

Higher interest rate than the normal savings accounts

Medical Insurance cover for the account holder*

Life insurance cover for the account opening parent/guardian*

Scholarships for Grade 5 Scholarship high achievers

Specially designed Electronic Card

Smart Passbook facility to view account balances and transactions

Free SMS alerts

*These benefits are offered for a limited period specified by the Bank and subject to change periodically

ELIGIBILITY

A parent/guardian may open an account for any child resident in Sri Lanka below 18 years of age

Any minor between 16 and 18 years of age may open an account for him/herself

BENEFITS

Higher rate of Interest: 1.5% higher interest than the normal savings account rate (minimum interest is Rs. 5/- per month and interest margin may vary from time-to-time)

Ran Kekulu Smart Insurance Scheme

- Surgical & hospitalisation cover for account holder
- Cover for hospitalisation due to accidents and 12 defined critical illnesses
- Benefit of up to Rs. 150,000/- per annum
- Minimum balance of Rs. 5,000/- should be continuously maintained for a minimum period of 12 months immediately prior to the incident
- Should have been admitted in hospital for a minimum of 24 hours, including one overnight stay

Death (natural/accidental) and permanent disability (due to accidents) cover for the account opening Father/ Mother/ Guardian

- Maximum of Rs. 2.0Mn insurance cover
- Minimum balance of Rs. 50,000/- must be continuously maintained for a minimum period of 12 months immediately prior to the incident
- The account-opening parent/guardian is entitled to receive the benefits for a maximum of 3 accounts opened by him/her. Subject to a maximum benefit of Rs. 2.00 Mn.

Terms & Conditions -

- Insurance benefits are valid until the account holders are reach 18 years of age.
- Benefits offered may vary from time-to-time.
- Eligibility criteria defined by the Bank/insurance company should be met to receive benefits.
- The parent/guardian should be below 65 years of age at the time of the claim.
- Account holder should be below 18 years of age at the time of the claim.
- Benefits are paid, if and, when the claim is honoured by the insurance company and the benefit amounts may vary based on the nature and extent of the incident (subject to exclusions).
- Claims must be submitted to the bank within 6 months of the incident.

Grade 5 Scholarship Scheme

2,000 scholarships for top achievers at the Grade 5 Scholarship Examination (scholarships value Rs. 15,000/-)

Terms & Conditions:

Minimum balance of Rs. 5000/- must be maintained in a Ran Kekulu account one day prior to the date of release of exam results.

conditions apply

DOCUMENTS

Original birth certificate of the child and a photocopy (original will be returned to the customer)

National Identity Card of the parent/guardian or the minor (between 16 and 18 years of age)

Proof of residence of the guardian (if residence is different from NIC address)

Duly filled application

Terms and Conditions

Bank of Ceylon reserves the right to change, add or revise any condition(s) and/or facility offered for any product or service. Call 1975 or visit the nearest BOC branch for information on current conditions

* The account will be automatically transferred to a Youth Savings Account upon the account holder reaching the age of 18 years of age

* Conditions apply

TITLE :

HARITHA KEKULU

MAIN DESCRIPTION

Bank of Ceylon unveiled “

BOC Haritha Kekulu

” Savings Scheme for children in the age of 6-18 years, with the objective of encouraging the future generation of our nation to think green and be eco-friendly.

The product is designed with environmental-friendly features and the deposits are exclusively invested in sustainable development projects.

Secure your child’s future with financial stability together with a safe environment by opening a ‘ BOC Haritha Kekulu’ account today.

Features

Higher interest rate of 1.5% above the normal savings rate

Medical Insurance cover for the account holder*

Life insurance cover for the account opening parent/guardian*

Scholarships for those who score highest marks at Grade 5 Scholarship Examination

E-statement /Smart Passbook facilities to view account balances and transactions

Free SMS Alert Facility

*These benefits and the eligibility criteria may revise by the Bank time to time.

ELIGIBILITY

Parents /Guardians can open accounts for children resident in Sri Lanka, aged between 6-18 years

At the age of 18 years to the child

Account will be automatically transferred to a sustainable general savings product

The account holder needs to visit the branch with National Identity Card to convert the account to a preferred savings scheme

Terms and Conditions

Bank of Ceylon holds the right to change, add or revise the terms and conditions and facilities offered to the account

It is advisable to contact your nearest BOC branch or our Contact Centre via 1975 for the latest information and prevailing terms and conditions

BENEFITS

Higher rate of Interest

Offer 1.5% higher interest rate than the normal savings account (Minimum interest is Rs. 5/- per month)

The interest margin may vary from time to time

Insurance Scheme*

Surgical & Hospitalization cover for Account Holder

Hospitalizations due to accidents and 12 defined critical illnesses are covered

Benefits up to Rs.150,000/- per annum

A minimum balance of Rs. 5,000/- should be continuously maintained in the account for a minimum period of 12 months immediately prior to the incident. Higher benefits based on account balance

Should have been admitted in a Government/Private hospital for minimum 24 hours including one night

Death (natural/accidental) and permanent disability (due to accidents) cover for the account opening Father/Mother/Guardian

Maximum of Rs.2.0Mn insurance cover

Minimum balance of Rs. 50,000/- should be continuously maintained for a minimum period of 12 months immediately prior to the incident. Higher benefits based on account balance

The account opening parent/guardian is entitled to receive the benefits for maximum of 03 accounts opened by him/herself

Terms & Conditions

Benefits offered may vary time to time

Eligibility criteria defined by the Bank/Insurance Company should be met to receive the insurance benefits

The parent/guardian should be below 60 years of age at the time of account opening and below 65 years of age at the time of the claim to be eligible for the Life Insurance Cover

Account holder should be in the age between 6-18 years at the time of the insurance claim

Benefits are paid if and when the claim is honored by the Insurance Company and the benefit amounts may vary based on the nature and extent of the incident subject to exclusions

Claims to be submitted to the bank within 6 months of the incident

Please contact the Branch for further details and applicable terms and conditions

*Conditions Apply

Grade 5 Scholarship Scheme

A scholarship of Rs. 15,000/- is awarded for account holders who score highest marks at Grade Five Scholarship Examination.

Terms & Conditions:

A minimum amount of Rs.5000/- should be maintained in "BOC Haritha Kekulu" Account one day prior to the date of releasing the exam results to be eligible for the scholarship.

TITLE :

14+ TEENAGERS SAVINGS ACCOUNT

MAIN DESCRIPTION

Higher interest rate than a normal savings account rate (+ 0.5%)

Debit card

BOC Smart Online Banking facility and B App

Smart Passbook

* The account will be automatically transferred to a Youth Savings Account upon the account holder reaching the age of 18 years of age.

DOCUMENTS

Original birth certificate of the child and a photocopy (original will be returned to the customer)

National Identity Card of the parent/guardian or the minor (between 16 and 18 years of age)

Proof of residence of the guardian (if residence is different from NIC address)

Duly filled application form

TERMS-AND-CONDITIONS

Bank of Ceylon reserves the right to change, add or revise any condition(s) and/or facility offered for any product or service.

Call 1975 or visit the nearest BOC branch for information on current conditions.

TITLE :

18+ YOUTH SAVINGS ACCOUNT

MAIN DESCRIPTION

18+ Youth Savings Account is a comprehensive savings package designed specifically for youth

Can open at any Bank of Ceylon branch by a Sri Lankan citizen between 18 and 25 years of age

Benefits of the account can be enjoyed up to the age of 35 years

Existing Ran Kekulu and 14+ accounts will automatically be converted to 18+ Youth Savings Accounts at the age of 18 years

BENEFITS

Higher rate of interest

Offer 0.5% higher interest rate than the normal savings account

Medical Insurance cover for accountholder

Medical insurance cover up to

Rs. 100,000/- per annum,

provided in case of an accident or for 10 critical illnesses

Hospitalisation

» Private Hospital:

Actual expenses incurred up to a maximum of Rs. 100,000/- if admitted for 1 night or more

» Government Hospital:

Rs. 600/- per day for a minimum of 03 days, and a maximum of 30 days

Terms & Conditions

» Covers only up to 35 years of age

» Minimum balance of Rs.10,000/- should be continuously maintained for a minimum period of 6 months before hospitalization

» Claims to be submitted to the bank within 6 months of the incident

» Covers only up to 35 years of age

Life Insurance cover for accountholder

Benefits upto a maximum of Rs. 500,000/-, based on the incident (death/permanent disability) and the account balance

Terms & Conditions

» Minimum balance of Rs.10, 000/- should be continuously maintained for a minimum period of 6 months before the death of the Accountholder

» Claims to be submitted to the bank within 6 months of the incident

» Covers only up to the age of 35 years

NanaJaya Scholarships for GCE (A/L) Highflyers

Those who maintain a minimum balance of Rs.10,000/- in the 18+ account for a continues period of 6 months from the commencement of GCE A/L Examination with a high Z-score, are entitled to apply for 18+ NanaJaya Scholarships

Valuable Wedding gifts

Wedding gift (gift voucher, 1/2 or 1 sovereign gold coin) - decided based on the date of account opening, account balance and the period of balance maintenance

Free Ran Kekulu Account for your first baby

Minimum balance of Rs. 10,000/- must be maintained during 12 months immediately proceeding the childbirth

Loan facilities

Instant loan facilities based on the account balance

Personal Loan facilities

Debit and Credit Card facilities

Special ATM/Debit card is issued for shopping and withdraw money from islandwide ATMs

BOC Smart Online Banking and B app facilities

conditions apply

REQUIRED-DOCUMENTS

National Identity Card

Proof of Address (If not residing in the same place mentioned in NIC)

Duly completed application

TERMS-AND-CONDITIONS

Bank of Ceylon reserves the right to change, add or revise any condition(s) and/or facility offered for any product or service. Call 1975 or visit the nearest BOC branch for information on current conditions.

TITLE :

E-THURU

MAIN DESCRIPTION

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BOC e-Thuru Green Savings Account

” is a Sustainable Deposit Scheme introduced by Bank of Ceylon enabling the individuals and institutions to contribute towards environment-friendly initiatives whilst gaining the maximum benefits for savings.

The product is designed with environment-friendly features and the deposits in “BOC e-Thuru” Green Savings Account will be used to finance sustainable development initiatives.

Features

Interest rate of 2% p.a. for the deposit (Interest rate is variable)

E-statement Facility

Free SMS Alert

B App/ Smart Online Banking Facility

SPECIAL-BENEFITS

Consideration for concessionary rates of interest for BOC funded sustainable loan schemes such as Solar Panel, Bio Gas, E-Bicycle etc.

Special Green Certificate awarded in recognition of the contribution made towards sustainable development initiatives

ELIGIBILITY

Personal :

Sri Lankan resident individuals above 18 years of age. Individual or Joint accounts can be opened.

Non-Personal :

Institutions duly registered in Sri Lanka (Associations, Corporate Bodies etc.)

TERMS-AND-CONDITIONS

Bank of Ceylon holds the right to change, add or revise any features, terms and conditions and facilities offered to the account

It is advisable to contact your nearest BOC branch or our Call Centre on 1975 for the latest information and prevailing terms and conditions

TITLE :

RAN ULPATHA

MAIN DESCRIPTION

Quarterly bonus interest on interest earned for accounts with regular deposits and no withdrawals

Life insurance cover: 10 times the account balance up to a maximum of Rs. 500,000/- on the death (natural/accidental) of the account holder

conditions apply

DOCUMENTS

Duly filled application form

National Identity Card

Proof of residence (if different from NIC)

TERMS-AND-CONDITIONS

Bank of Ceylon reserves the right to change, add or revise any condition(s) and/or facility offered for any product or service. Call 1975 or visit the nearest BOC branch for information on current conditions.

TITLE :

BOC SAVINGS

MAIN DESCRIPTION

Ability to open joint account

ATM/Debit Card

BOC Smart Online Banking facility & BApp

Instant loans up to a maximum of 90% of your account balance

SMS alerts

24x7 banking at the Head Office branch

DOCUMENTS

Duly filled Application

National Identity Card

Proof of Address (If not residing in the same place mentioned in NIC)

TERMS-AND-CONDITIONS

Bank of Ceylon reserves the right to change, add or revise any condition(s) and/or facility offered for any product or service

Call 1975 or visit the nearest BOC branch for information on current conditions.

TITLE :

BOC SENIOR CITIZENS SAVINGS

MAIN DESCRIPTION

Higher rate of Interest than the normal savings account rate

1% higher interest rate

Debit card

Internationally acceptable debit card

E-commerce active.

BOC Smart Online Banking facility & BApp

DOCUMENTS

Duly filled Application

National Identity Card

Proof of Address (If not residing in the same place mentioned in NIC)

TERMS-AND-CONDITIONS

In the case of joint accounts, both applicants should exceed the age of 60 (However, a senior citizen/citizens can nominate a person below 60 years of age by providing a special nomination form)

Bank of Ceylon reserves the right to change, add or revise any condition(s) and/or facility offered for any product or service.

Call 1975 or visit the nearest BOC branch for information on current conditions.

TITLE :

KANTHA RAN GINUM

MAIN DESCRIPTION

Higher rate of interest than the normal savings account rate

0.5% higher interest rate

Life insurance cover for account holder

Benefits up to a maximum of Rs. 500,000/- based on the incident (death/permanent disability) and account balance

Terms & conditions

- A minimum balance of Rs. 10,000/- must be continuously maintained for a period of 6 months (minimum) prior to the incident
- Claims must be submitted to the bank within 6 months of the incident
- Cover valid until account holder reaches the age of 60 years

Debit card

- Internationally acceptable debit card
- E-commerce active
- BOC Credit Card without joining fee*

Low-interest loans*

Instant loans up to 90% of the account balance

Leasing at reduced interest rate (0.5% concession)*

Ran Surekum Pawning facility at reduced interest rate (0.5% concession)

Standing order facility

BOC Smart Online Banking facility & BApp

* Valid until 07.03.2025

conditions apply

DOCUMENTS

Duly filled Application

National Identity Card

Proof of Address (If not residing in the same place mentioned in NIC)

TERMS-AND-CONDITIONS

Bank of Ceylon holds the authority to change, add or revise all conditions and facilities offered for the accounts.

It is advisable to contact your nearest BOC branch or our Call Centre on 1975 for the latest information and prevailing terms and conditions.