

Commercial Bank Sri Lanka
(Personal Banking)

>> SAVINGS ACCOUNT<<

Main Accounts	Senior Citizens Accounts	Minor and Youth Accounts	Women's Savings Accounts
Regular Savings Account	'Yasasa' Pensioners' Savings Account	Vibe Savings Account	Anagi Women's Savings Account
Super Saver Account	Udara Senior Citizens Account	Dotcom Teen Account	
Power Bonus Account		Arunalu Children's Savings Account	
Personal Foreign Currency Account		Foreign Currency Children's Savings Account	
Achiever Salary Savings Account		Isuru Minors' Savings Plan	

1) Main Accounts

>>Regular Savings Account :

Highlights

- Interest is calculated daily and credited to your account monthly.
- You have the option of choosing a Statement Savings or a Pass Book Savings Account.
- Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.
- You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.
- You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash deposit & withdrawal, ATM machines) , ComBank Digital, Mobile Banking & ePassbook facilities.
- You have the option of requesting either a personalised or instant Debit card with higher withdrawal or transaction limits.

Facilities

- ComBank Digital - Registration fee and first year annual fee waived off.
- Mobile Banking facility - Free of charge.
- Debit Card - Personalized or instant card.
- SMS alert facility - Registration fee waived off.
- ePassbook facility - Free of charge.
- e-Statement facility - Free of charge.

Interest rates

	Interest Rate (p.a.)	Annual Effective Rate
Interest paid monthly	2.50	2.53

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to open a Regular Savings Account.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Opening an account

Minimum initial deposit – Rs 1,000/-.

You can open either as an individual account in your name or as a joint account with one or more parties.

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an account mandate from your nearest Commercial Bank branch or download it from our web site.

Deposits & withdrawals

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters.

If you are a Passbook Savings Account holder, please produce your passbook along with the duly completed withdrawal form, when making over the counter withdrawals.

In addition to cash deposits, you can deposit checks, bank drafts and money orders drawn in favour of your or your bank's name.

>>Super Saver Account :

Highlights

- You can earn higher interest as your deposit value increases.
- A loan facility up to 90% of deposit balance at a special concessionary interest rate.
- First Debit Card will be free of charge
- Commercial Bank Digital Banking facility offered with no registration and first year annual fee. Second year onwards 50% concession on the annual fee.
- You have the option of choosing a Statement Savings or a Passbook Savings Account.

Facilities

- Mobile Banking facility - Free of charge.
- Debit Card - Personalized or instant card.

- SMS alert facility - Registration fee waived off.
- e-Passbook facility - Free of charge.
- e-Statement facility - Free of charge.

Features

Interest will be calculated on the daily balance and credited to your account monthly.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network

You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash deposit & withdrawal, ATM machines) , ComBank Digital, Mobile Banking & ePassbook facilities.

You have the option of requesting either a personalised or instant Debit Card free of charge with higher withdrawal or transaction limits.

Interest rates		
	Interest Rate (p.a.)	Annual Effective Rate
Rs.500,000/= and above	3.50	3.56
Rs.50,000/= to Rs.499,999/=	3.00	3.04
Below Rs.50,000/=	2.50	2.53

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to open a Super Saver Account.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Opening an account

Minimum initial deposit – Rs 50,000/-.

You can open either as an individual account in your name or as a joint account with one or more parties.

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an account mandate from your nearest Commercial Bank Branch or download it from our web site.

Deposits & withdrawals

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters.

If you are a Passbook Savings Account holder, please produce your passbook along with the duly completed withdrawal form, when making over the counter withdrawals.

In addition to cash deposits, you can deposit checks, bank drafts and money orders drawn in favour of your or your bank's name.

>>Power Bonus Accounts :

Highlights

- This is a specialized savings account that pays you a quarterly bonus on interest earned.
- You can earn 60% bonus on the interest of your account, based on conditions applied for withdrawals.
- You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash withdrawal machines) , Online Banking, Mobile Banking & ePassbook facilities.

Facilities

- Mobile Banking facility - Free of charge.
- SMS alert facility - Registration fee waived off.
- e-Passbook facility - Free of charge.
- e-Statement facility - Free of charge.

Features

Interest will be calculated on the daily balance and credited to your account monthly.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network

You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash deposit & withdrawal, ATM machines) , ComBank Digital, Mobile Banking & ePassbook facilities.

You have the option of requesting either a personalised or instant Debit card free of charge with higher withdrawal or transaction limits.

Interest rates

	Interest Rate (p.a.)	Annual Effective Rate
Interest paid monthly - (60% more)	2.50	4.07

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to open a Power Bonus Savings Account.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Opening an account

Minimum initial deposit – Rs 5,000/-.

You can open either as an individual account in your name or as a joint account with one or more parties.

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an Account Mandate from your nearest Commercial Bank Branch or download it from our web site.

Opening an account

Minimum initial deposit – Rs 5,000/-.

You can open either as an individual account in your name or as a joint account with one or more parties.

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an Account Mandate from your nearest Commercial Bank Branch or download it from our web site.

Deposits & withdrawals

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters.

If you are a Passbook Savings Account holder, please produce your passbook along with the duly completed withdrawal form, when making over the counter withdrawals.

In addition to cash deposits, you can deposit checks, bank drafts and money orders drawn in favour of your or your bank's name.

>>Personal Foreign Currency Account :

Highlights

Personal Foreign Currency Account (PFC) is a special account which can be opened in designated Foreign currencies with attractive interest rates and it enables you to remit your hard earned foreign currency to the motherland which could be invested in many attractive investment products.

PFC Accounts can be opened with US Dollars, Sterling Pounds, Swiss Francs, Japanese Yen, Australian Dollars, Canadian Dollars, Hong Kong Dollars, Euros, Singapore Dollars, New Zealand Dollars, Chinese Yuan, Swedish Kroners, Norwegian Kroner and Danish kroner.

- Arrangements can be made for a member of your family or friend to operate this account on your behalf.
- You will receive the option of appointing a nominee, to whom the funds in the account are to be paid, in the event of death of the account holder.
- Standing orders are effected without any commission.
- You can switch from one currency to another at competitive exchange rates.
- You can apply for Sri Lanka rupee or foreign currency loans & advances at concessional rates which enables you to retain the foreign currency deposits intact. You will receive a special personalized service.
- You will get an international Debit Card free of charge.
- You will get the registration & 1st year annual fee waived off for the ComBank Digital facility.

Eligibility

If you belong to the following categories, you are eligible to open a PFC account.

- An individual (including minors) who is a Sri Lankan national.
- An individual of Sri Lankan origin (including minors) who is a resident outside Sri Lanka.
- A non-national resident in Sri Lanka.
- A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka.
- An administrator or executor of the estates of a deceased person, who maintained a personal foreign currency account with that authorized dealer or restricted dealer until the completion of the administration of the deceased person's estate.

Interest

Interest will be calculated on the daily balance and credited to your account quarterly.
Effective from 16.07.2020

Currency	Interest Rate %(p.a.)
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Currency	Interest Rate %(p.a.)
US Dollars (USD)	1.00
EURO (EUR)	0.25
Great Britain Pounds (GBP)	0.25
Japanese Yen (JPY)	0.10
Canadian Dollars (CAD)	0.50
Swiss Francs (CHF)	0.25
Singapore Dollars (SGD)	0.25
Australian Dollars (AUD)	1.00
Hong Kong Dollars (HKD)	0.50
New Zealand Dollars (NZD)	1.00

Currency	Interest Rate %(p.a.)
Chinese Yuan (CNY)	1.00
Norwegian Kroner (NOK)	0.25
Swedish Kroner (SEK)	0.15
UAE Dirham (AED)	0.10

Deposits

All types of inward remittances in foreign currency, as given below, will be accepted in credit to PFC accounts.

Telegraphic or SWIFT transfers.

Bank Drafts drawn in favor of Commercial Bank of Ceylon PLC.

USD Drafts payable at local Banks or issued by local Banks. Credit on which will be given within 4 working days without any charge.

Foreign currency notes.

Traveller's cheques issued overseas and personal cheques.

Bank Drafts drawn on foreign currency in the currency of the respective countries.

eg: USD drafts drawn on New York, GBP drafts drawn on London.

Withdrawals

You can make withdrawals from PFC accounts on the following basis.

- Calling over personally and on providing your passport or national identity card

- You can make withdrawals in the currency of the country, through any ATM displaying Visa, Mastercard, UnionPay & JCB logos
- You can make payments for another party on your written request under special circumstances eg. For the upkeep of your family
- For obtaining currency notes for travel abroad

Documents required

Residents overseas:

1. Account mandate.
2. Know Your Customer (KYC) form.
3. The Personal Data Page of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
4. Visa page of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
5. Copy of work agreement. (If applicable)
6. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Residents in Sri Lanka:

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents. (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Opening an account

You can visit a branch of your choice and discuss your requirement along with the period of deposit with an officer of the branch.

Interest rate applicable for Foreign Currency Savings & Fixed deposits can be viewed from the Rates and Tariffs page of this site.

Please fill the relevant application form and hand over to the branch. Remember to take your passport with the VISA copy to confirm your non residency status. This is necessary for us to identify you.

You may open a PFC Savings Account with us in any of the following currencies and earn competitive rates of interest.

If you require further details please contact our NRFC Department on +94 112 330 408 ,+94 112 486 075/85 or your nearest Commercial Bank branch. Email:- travel_nrfc@combank.net

>>Achievers Salary Savings Account_:

Highlights

- Personal Loans, Home Loans and Leasing facilities will be offered to you at special interest rates.
- You will be offered with an Achiever Debit Card free of charge
- You can get a salary advance facility up to 75% of the monthly salary (maximum of Rs.300,000/-)
- A Credit Card will be issued without joining fee and 1st year annual fee.
- Only Statement accounts are allowed.

Facilities

- ComBank Digital - Registration fee and first three years annual fee waived off.
- Mobile Banking facility - Free of charge.
- Debit Card - Personalized or instant card.
- SMS alert facility - Registration fee waived off.
- e-Passbook facility - Free of charge.
- e-Statement facility - Free of charge.

Features

Interest will be calculated on the daily balance and credited to your account monthly.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network

You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash deposit & withdrawal, ATM machines) , ComBank Digital, Mobile Banking & ePassbook facilities.

You have the option of requesting either a personalised or instant Debit card free of charge with higher withdrawal or transaction limits.

Eligibility

If you are over 18 years and currently working as a salaried employee for government, semi government or private sector who can remit your monthly salary to Commercial Bank, you are eligible to open an account.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Opening an account

Minimum initial deposit – Rs 1,000/-

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an Account Mandate from your nearest Commercial Bank Branch or download it from our web site.

Deposits & withdrawals

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters.

In addition to cash deposits, you can deposit checks, bank drafts and money orders drawn in favour of your or your bank's name.

2) Senior Citizen Accounts :

>>Yasasa Pensioner's Savings Account :

Highlights

- You will receive a higher interest rate.
- A free Debit Card will be offered with year round attractive discounts.
- You can get an advance of up to 75% of your monthly remitted pension. (Subject to a maximum limit of Rs. 50,000/-)
- You can apply for a Pensioners' Loan up to 3 Mn with a longer repayment period up to 10 years (The Pensioner needs to be below 74 years of age to be eligible for this facility).
- A ComBank International Credit Card could be offered to you with joining fee and 1st year annual fee waived off.
- You can open either a Statement Savings or a Pass Book Savings Account according to your choice
- You can appoint a Nominee for your account.

Facilities

- Priority service from all Commercial Bank branches.
- ComBank Digital - Registration fee and first year annual fee waived off and from the second year onwards 50% concession on the annual fee.
- Mobile Banking facility - Free of charge.
- Debit Card - Personalized or instant card.
- SMS alert facility - Registration fee waived off.
- e-Passbook facility - Free of charge.
- e-Statement facility - Free of charge.

Features

Your interest will be calculated on a daily basis and credited monthly.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

Interest rates

	Interest Rate (p.a.)	Annual Effective Rate
Less than 60 Years	2.50	2.53
Above 60 Years	3.00	3.04

Eligibility

If you are a Government Pensioner/Pensioner of Ceylon Electricity Board/The Central Bank of Sri Lanka or a widower of a pensioner who receives a monthly pension from the Department of Pensions, you are eligible to open a Yasasa Pensioners' Savings Account.

This account could be opened as an individual account in your name or even as a joint account with one or more parties.

Joint accounts could be opened in the following instances.

1. When both contributor and spouse are pensioners and intend to maintain a single account in respect of them.
2. Maintain joint accounts with children who are in government service.

Deposits & withdrawals

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters.

If you are a Passbook Savings Account holder, please produce your passbook along with the duly completed withdrawal form, when making over the counter withdrawals.

In addition to cash deposits, you can deposit cheques, bank drafts and money orders drawn in favour of your or your bank's name.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. Pension Identity Card or documentary proof to prove that you are a pensioner.
4. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
5. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Opening an account

Minimum initial deposit – Rs 1,000/-

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an Account Mandate from your nearest Commercial Bank Branch or download it from our web site.

Terms & conditions apply

Product information and terms & 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 & conditions.

>>Udara Senior Citizen Account :

Highlights

- A special interest rate which is higher than the normal interest rate offered will be offered to you.
- A Debit Card will be offered free of charge.
- You can apply for a ComBank Credit Card depending on your needs and income. Credit Card is offered with no joining and first year annual fee.
- You can open either a Statement Savings or a Pass Book Savings Account according to your choice.
- You can appoint a Nominee for your account.

Facilities

- Priority service from all Commercial Bank branches.
- Online Banking - Registration fee and first year annual fee waived off.
- Mobile Banking facility - Free of charge.
- Debit Card - Personalized or instant card. First Debit card will be free of charge.
- SMS alert facility - Registration fee waived off.
- e-Passbook facility - Free of charge.
- e-Statement facility - Free of charge.

Features

Your interest will be calculated on a daily basis and credited monthly.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

Fast, convenient and 24/7 unlimited access points to your account from anywhere in the world through our Online Banking, Mobile Banking, ePassbook facilities and our automated touch points (Cash deposit, Cheque deposit, Cash withdrawal machines).

You have the option of requesting either a personalised or instant Debit card free of charge with higher withdrawal or transaction limits.

Interest rates - Interest rate (p.a) Annual effective rate

Udara Savings - Int paid monthly	3.00	3.04
Udara Fixed Deposits - Int paid monthly	14.50	15.50
Udara Fixed Deposits - Int at maturity	15.50	15.50

Eligibility

If you are a senior citizen aged 60 years and above you are eligible to open this account.

Account could be opened as an individual account in your name or as a joint account with one or more person aged 60 years and above.

Deposits & withdrawals

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters.

If you are a Passbook savings account holder, please produce your passbook along with the duly completed withdrawal form, when making over the counter withdrawals.

In addition to cash deposits, you can deposit cheques, Bank drafts and money orders drawn in favour of your or your bank's name.

Documents required

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Opening an account

Minimum initial deposit – Rs 1,000/-.

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an account mandate from your nearest Commercial Bank Branch or download it from our web site.

Terms & conditions apply

Product information and terms & 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 & conditions.

3) Minor and Youth Accounts

>>Vibe Savings Account :

Highlights

- Personal Loans, Home Loans and Leasing facilities will be offered to you at special interest rates.
- You can enjoy a higher interest rate than a regular savings account.
- Year round discounts and special offers for your Vibe international Debit Card.
- You can earn a special higher interest rate for 'Youth Fixed Deposits'.
- A Credit Card will be offered to you with no joining and 1st year annual fee.
- This account can be opened as a Statement Savings Account.

Facilities

- ePassbook facility - Free of charge.
- e-Statement facility - Free of charge
- Mobile Banking facility - Free of charge.
- ComBank Digital - Registration fee and first year annual fee waived off.
- SMS alert facility - Registration fee waived off.

- Debit Card - Either a personalized or an instant card can be obtained.

Features

'Vibe Youth Fixed Deposits' with special high interest rates are offered for you when you convert the balances in your matured Isuru/ Arunalu Accounts (The tenor of the deposit should be for one year and interest paid at maturity).

Minor savings account with a free initial deposit of Rs.500/- for your newborn child. (The account should be opened within six months from the date of birth of the child).

You will be eligible to apply for Loans to pursue your Higher Studies.

You can obtain Laptop and computer loans up to Rs.175,000/-.

A one-time offer of 10,000 Max Loyalty points will be awarded for your national and international sports achievements. [1st place at national level sports or represent the country in a national sports team in an international tournament recognized by the Ministry of Sports or International Olympic Committee. (1 point = Rs.1/-).

Fast, convenient and 24/7 unlimited access points to your account from anywhere in the world through our Online Banking, Mobile Banking, ePassbook facilities and our automated touch points (Cash deposit, Cheque deposit, Cash withdrawal machines).

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

Interest rates

	Interest Rate (p.a)	Annual effective rate
Interest paid Monthly	3.00	3.04

Eligibility

If you are a resident of Sri Lanka between 18-35 years of age, you are eligible to open a Vibe youth Account.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.

3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Opening an account

Minimum initial deposit – Rs.1,000/-

Complete all documents mentioned above and hand them over to your branch.

Terms & conditions apply

Product information and terms & 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 & conditions.

>>Dotcom Teen Account :

Highlights

- Encourage teenagers to save while controlling their spending.
- Builds independence and financial discipline among teenagers.
- A higher interest rate than the regular savings account will be offered for Dotcom Account.
- A Dotcom Debit Card will be offered to your child at a discounted price.
- Loan facilities will be offered for the parent or the legal guardian for educational purposes of the child.

Facilities

- e-Statement facility - Free of charge.
- Mobile Banking facility - Free of charge.
- ComBank Digital - Registration fee and first year annual fee waived off.
- SMS alert facility - Registration fee waived off.
- Debit Card - Personalized or instant card.
- COM e-load facility - Free of charge.

Features

You can set up a free Standing Order to transfer funds monthly to your child's account.

Maximum balance of the account is restricted to Rs.250,000/-.

Interest will be calculated on a daily basis and credited monthly.

Your child can make payments for goods and services using 'Dotom' Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

Quarterly statements.

Interest rates

	Interest rate (p.a)	Annual effective rate
Interest paid Monthly	3.00	3.04

Eligibility

Any Sri Lankan citizen between the ages of 10 and 18 years is eligible to open this account.

If your child is aged above 16 and below 18 years he/ she can open the Dotcom Teen Account by him/ herself.

If the child is aged between 10 and 16 years, the Dotcom Teen Account should be opened by a parents/ legal guardian on behalf of the child.

Documents required

If above 16 years & below 18 years,

1. Dotcom' Teen Account mandate.
2. Know Your Customer (KYC) form.
3. Your child's National Identity Card/ Valid Passport that carries the NIC number or Postal Identity Card.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

If above 10 years & below 16 years,

1. Dotcom' Teen Account mandate.
2. Know Your Customer (KYC) form .
3. Depositor's(Parents/Legal Guardian) National Identity Card/Valid Driving license/Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)
5. Original birth certificate of the minor (copy to be retained with branch).
6. Postal Identity Card/ Valid Passport of the child/ Recent passport size photograph of the minor certified by Principal of the child's school or Gramaseva Niladhari. (only if Valid Passport / Postal Identity Card of the minor is not available)

Opening an account

Minimum initial deposit – Rs 1,000/-.

Complete all documents mentioned above and hand them over to your branch.

Deposits & withdrawals

Withdrawals up to Rs 20,000/- per day can be made through branch counters or ATMs.

You can make deposits & withdrawals over the Bank counter or using Automated Teller Machines (ATM), Cash Deposit & Recycle Machines(CDM/CRM).

Terms & conditions apply

Product information and terms & 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 & conditions.

>>Arunalu Childrens Savings Account :

Highlights

- A higher interest rate will be offered for your child than the rate offered for Regular Savings Accounts.
- Account holders will receive special cash prizes if they score 1st, 2nd and 3rd highest aggregate marks in the school at Year 5 Scholarship Examination.

Features

Cash prizes of Rs 10,000/-, Rs 7,500/-and Rs 5,000/-will be awarded to the Arunalu Account Holders who have gained the 1st, 2nd and the 3rd highest marks in each school at the Year 5 Scholarship Examination.

Minimum balance of Rs. 5,000/- should be maintained in the Arunalu Account prior to the date of the Examination.

Interest rates

	Interest rate (p.a)	Annual effective rate
Interest paid Monthly	4.00	4.07

Eligibility

You can open an Arunalu Account on behalf of any child from an infant to 18 years of age.

Required documents

1. Arunalu' Childrens Savings Account Mandate.
2. Know Your Customer (KYC) form.
3. Depositor's National Identity Card/Valid Driving license/Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)
5. Original birth certificate of the minor (Copy to be retained with branch).

Opening an account

Minimum initial deposit – Rs 100/-.

All new Arunalu Accounts opened with an initial deposit of Rs 1,000/- or above will be provided with a Beato till free of charge.

To open an account please collect an Arunalu Children's Savings Account opening form, from your nearest Commercial Bank branch or download it from below, complete the form and hand it in with the original birth certificate of the child together with a photocopy. The original birth certificate will be returned to you. Remember to take your National Identity Card, driving license or valid passport that contains your National Identity Card number. This is important for us to identify you and ensure your account's security.

Making withdrawals

The total balance in the Arunalu Children's Savings Account can be withdrawn, on and after the 18th birthday of the child. It can also be transferred to one of our other deposit products such as Regular Savings Account, Power Bonus Account, Vibe Youth Account, Anagi Women's Savings Account, Flash Digital Bank Account, Super Saver Account or a Fixed Deposit.

Terms & conditions apply

Product information and terms & 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 & conditions.

>>Foreign Currency Childrens Savings Account:

Highlights

- You can save for your children in foreign currency with attractive interest rates.
- Account can be opened with US Dollars, Sterling Pounds, Australian Dollars and Euros.
- A higher interest rate will be offered than the rate offered for Personal Foreign Currency Accounts.

Eligibility

Parents, grandparents or legal guardian of children up to 15 years of age (including new borns) are eligible to open an account.

If your child belongs to following categories, you are eligible to open an Arunalu Children's Savings Account in Foreign Currency for them.

- Minors who are Sri Lankan Citizens, resident in Sri Lanka.
- Minors of Sri Lankan origin, who are resident outside Sri Lanka.
 - Children of Sri Lankan emigrants, whose birth is registered in Sri Lanka.

Interest rates

Interest will be calculated on the daily balance and credited to the account quarterly.

Currency	Interest Rate % (p.a.)
USD	3.50
GBP	2.25
EUR	2.25

Currency	Interest Rate % (p.a.)
AUD	3.00

Deposits

From parents ,grandparents or legal guardian.

1. Remittances in Foreign Currency
2. Transfers from Personal Foreign Currency accounts.

Withdrawals

The total balance in the Arunalu Children's Savings Account in Foreign Currency, can be withdrawn, on or after the 18th birthday of the child. Operations of the account can be carried out in line with the prevailing Foreign Exchange regulations on Personal Foreign Currency Accounts in Sri Lanka.

Make payments for overseas education or healthcare directly in foreign currency.

Documents required

Residents overseas:

1. Account opening mandate.
2. Original birth Certificate of the Child.
3. Know Your Customer (KYC) form.
4. Following pages of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
 - The Personal Data page
 - Visa page
5. Proof of foreign income.
6. Copy of work agreement. (If applicable)
7. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Residents in Sri Lanka:

1. Account opening mandate.
2. Original birth Certificate of the Child.
3. Know Your Customer (KYC) form.
4. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.

5. Address verification documents. (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)
6. Proof of foreign income.

Opening an account

Minimum initial deposit – USD 50 or equivalent in designated currencies.

You can visit a branch of your choice and discuss your requirement along with the period of deposit with an officer of the branch.

To open an account please collect an Arunalu Foreign Currency Minor's Savings Account opening form, from your nearest Commercial Bank branch or download it from below. Complete the form and hand it in with the required documents. Remember to take your passport with the VISA copy to confirm your non residency status. This is necessary for us to identify you.

If you require further details please contact our NRFC Department on +94 112 330 408 ,+94 112 486 075/85 or your nearest Commercial Bank branch. Email: - travel_nrfc@combank.net

Terms & conditions apply

Product information and terms & 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 & conditions.

>>Isuru Minors' Savings Plan :

Highlights

- Isuru Minors' Savings Plan is the ideal Investment plan for your child which is easy and a convenient way to save regularly for your child's future
- Your child will receive a guaranteed amount up to Rs 12 Mn upon he/she reaching 18 years of age
- You can choose either to save monthly or do a one-time single (Lump sum) deposit, as you desire
- Your child will receive an entitlement certificate which assures that he/she will receive the guaranteed amount as he/she reaches 18 years of age, despite any interest rate fluctuations.

Features

There are 2 savings methods to Choose from,

- The Isuru Monthly Deposit Scheme

The Isuru Monthly Deposit Scheme allows you to deposit a selected amount from Rs 500/- to Rs 20,000/- monthly or any amount in between in multiples of Rs 500/-. The period of deposit could also vary from five to ten years

- The Isuru Lump Sum Deposit Scheme

The Isuru Lump Sum Deposit Scheme is to deposit a single lump sum. You can make deposits ranging from Rs 5,000/- to Rs 1,000,000/-

Isuru entitlement certificate will be issued upon completion of one of the above mentioned payments schemes. The guaranteed amount that your child will receive depends on the amount you deposit, period and the age of your child.

In the event of the unfortunate demise of the depositor during the agreed period of deposit, the Bank will take care of the monthly deposits and will issue the entitlement certificate for the full guaranteed amount. Your child, upon reaching the age of 18 years, can collect the full guaranteed amount by presenting the Isuru entitlement certificate to the Bank.

Opening an account

To open an Isuru Account please collect an Isuru application form from your nearest Commercial Bank branch, complete the form and hand it in with a photocopy and the original birth certificate of the child. The original birth certificate will be returned to you. Remember to take your National Identity Card (NIC), driving license or valid passport which carries your NIC number. This is important for us to identify you and ensure your account's security.

Interest rates

Interest Rate (p.a.)

Interest paid monthly

12.00

Required documents

1. Isuru Minors' Savings Plan Mandate.
2. Know Your Customer (KYC) form.
3. Depositor's National Identity Card/Valid Driving license/Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)
5. Original birth certificate of the minor (Copy to be retained with branch).

Making withdrawals

The total account balance could be withdrawn on or after the 18th birthday of the child.

It can also be transferred to one of our other deposit products such as Regular Savings Account, Power Bonus Account, Vibe Youth Account, Anagi Women's Savings Account, Flash Digital Bank Account, Super Saver Account or a Fixed Deposit.

Frequently asked questions >>

Terms & conditions apply

Product information and terms & 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 & conditions.

4) Womens Savings Account:

>>Anagi women's savings account :

Highlights

- Personal Loans, Home Loans and Leasing facilities will be offered to you at 0.25% less than standard interest rates.
- You can earn a higher interest rate than the rate offered for Regular Savings Accounts.
- You will be offered with 'Anagi' branded "Members Only" passbook.
- An attractive 'Anagi' Debit Card with year-round discounts, will be offered to you.
- You can open either a Statement Savings or a Pass Book Savings Account according to your choice.

Facilities

- e-Passbook facility - Free of charge.
- e-Statement facility - Free of charge.
- Mobile Banking facility - Free of charge.
- ComBank Digital - Registration fee and first year annual fee waived off.
- SMS alert facility - Registration fee waived off.
- Debit Card - Either a personalized or an instant card can be obtained.

Features

Your interest will be calculated on a daily basis and credited monthly.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

Fast, convenient and 24/7 unlimited access points to your account from anywhere in the world through our Online Banking, Mobile Banking, ePassbook facilities and our automated touch points (Cash deposit, Cheque deposit, Cash withdrawal machines).

All Anagi account holders are eligible for an insurance facility offered through Commercial Insurance Brokers (Pvt) Ltd which included schemes of Fire insurance for Dwelling Houses & Fire Insurance for Shops.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

Minor savings account with a free initial deposit of Rs 500/- for your newborn (The minor account should be opened within six months from the date of birth of the child).

Interest rates

	Interest Rate (p.a)	Annual effective rate
Interest paid monthly	2.75	2.78

Eligibility

If you are a female over 18 years of age, who resides in Sri Lanka, you are eligible to open an 'Anagi' Women's Savings Account.

This could be as an individual account in your name or even as a joint account with one or more parties (Females only).

Documents required

1. Account mandate.
2. Know Your Customer (KYC) form .
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.) [More info >>](#)

Opening an account

Minimum initial deposit – Rs 1,000/-.

Complete all documents mentioned above and hand them over to your branch.

Deposits & withdrawals

You can make deposits & withdrawals over the Bank counter or using Automated Teller Machines (ATM), Cash Deposit & Recycle Machines(CDM/ CRM).

If you are a Passbook Savings Account holder, please produce your passbook along with the duly completed withdrawal form, when making over the counter withdrawals.

Terms & conditions apply

Product information and terms & 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 & conditions.

>>DEPOSITS<<

Investments	Fixed Deposits	Other Deposits
Millionaire Investment Plan	Special 100, 300 Days Fixed Deposits	Forex Plus
Millionaire Investment Plan in Foreign Currency	Personal Foreign Currency Fixed Deposits	Call Deposits
Treasury Bills	Fixed Deposits	
Treasury Bonds		
Money Market Account		

(A) INVESTMENTS:

i- Millionaire Investment Plan-

Highlights

- You can select your investment period as you desire, from 2 to 6 years
- You can target for a savings goal of any amount starting from Rs.500,000/- (In multiples of Rs.500,000/-)
- You will be able to get an instant loan up to a maximum of 75% of the account balance
- You can appoint a nominee for your funds

Features

- You have the opportunity to invest in a fixed monthly amount over a period of 2, 3, 4, 5 or 6 years.
- According to your requirement, you can receive any amount starting from Rs.500,000/- (in multiples of Rs.500,000/-).

- The monthly amount that you need to deposit will vary depending on the investment period and the amount which you expect to receive.
- In the event of an unexpected demise, the nominee (nominated by the account holder) will receive the amount invested to date together with accrued interest.

Investment Period	Monthly Deposit Amount (Rs.)				
	For Rs.0.5 Mn	For Rs.1 Mn	For Rs.2.5 Mn	For Rs.5 Mn	For Rs.10 Mn
2 Years	17,800	35,600	89,000	178,000	356,000
3 Years	10,960	21,920	54,800	109,600	219,200
4 Years	7,580	15,160	37,900	75,800	151,600
5 Years	5,580	11,160	27,900	55,800	111,600
6 Years	4,280	8,560	21,400	42,800	85,600

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to open a Millionaire Investment Plan.

Required documents

If the account is opened by producing the Passport or If the address given to the Bank differs from the address in the NIC / Driving License, One of the accepted documents should be submitted for address verification.

1. Voting card issued within one month.

2. Current utility bill (Electricity / Water / Fixed phone)*
*If the utility bill is in the name of the spouse, a copy of the marriage certificate should be submitted
*If the utility bill is in the name of the parents, a copy of a birth certificate should be submitted.
*If the utility bill is in the name of the landlord, a copy of the tenancy / lease agreement.
3. Income tax receipt.
4. Assessment notice.
5. Employment contract.
6. A letter from Gramaniladari.
7. Tenancy, lease agreement.
*with billing proof of the owner.
*If the tenancy, lease agreement is in the name of the spouse / parent's relevant marriage certificate or birth certificate should be submitted.
8. Letter from a public authority.

Opening an account

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an account mandate from your nearest Commercial Bank branch or download it from our web site.

ii-Millionaire Investment Plan in Foreign Currency-

Highlights

- Investment plans can be opened in USD, EUR, GBP & AUD.
- Investment period, spanning from 3 to 5 years would be at your choice (Subject to a minimal agreed monthly deposit).
- You can target an investment of 10,000/-, 25,000/-, 50,000/-, 100,000/- & 250,000/- in aforementioned currencies.
- You will be able to get an instant loan up to a maximum of 75% of the account balance.
- You can appoint a nominee.

Features

You have the opportunity to invest a fixed amount monthly over a period of 3, 4 or 5 years.

Depending on your 'Target Amount', you can invest to for a final sum of 10,000/-, 25,000/-, 50,000/-, 100,000/-, or 250,000/- in a currency of your choice.

The 'Monthly Deposit' amount will vary depending on the 'Investment Period' and 'Target Amount'.

The monthly deposit to be routed through your Personal Foreign Currency Account (PFCA).

You can monitor the growth of your investment through e-statements, issued quarterly.

In an eventuality of an unexpected demise, the nominee (Nominated by the account holder) will receive the amount invested with interest.

Monthly deposit amount

Amounts shown below are the 'Monthly Deposit' to be made for a 'Target Amount' of 10,000 in USD, EUR, GBP & AUD.

Period of Investment	Monthly Contribution			
	USD	EUR	GBP	AUD
3 Years	249.00	261.25	261.25	253.00
4 Years	178.25	190.00	188.00	182.00
5 Years	133.50	146.50	142.75	139.00

Figures given in the table above should be either applied directly or multiplied, to arrive at your desired 'Target Amount'.

Eligibility

If you are a person aged 18 years & above and falling under below categories, you can open a 'Millionaire Investment Plan in Foreign Currency'.

1. Sri Lankan citizens employed abroad.
2. Dual citizens resident in or outside Sri Lanka.
3. Sri Lankan national who has obtained PR status or Citizenship in another country, resident in or outside Sri Lanka.
4. Sri Lankan citizens resident in Sri Lanka & earning foreign currency income.

Interest rates

Currency	Interest Rate % (p.a.)		
	3 Years	4 Years	5 Years
USD	7.00	7.50	8.50
EUR	4.00	4.50	5.00
GBP	4.00	5.00	6.00
AUD	6.00	6.50	7.00

Note - These rates are subject to change at the discretion of the bank, from time to time without prior notice.

Required documents

1. Account opening Mandate.
2. Copies of the NIC or personal data page of the Passport.
3. Visa page of the passport in case of a Sri Lankan resident outside Sri Lanka.

4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)
5. Copy of work agreement (if applicable)
6. AML/KYC/FATCA documents.

Opening an account

Handing over the duly completed documents, mentioned above- to a Commercial Bank branch of your choice.

Account opening mandate can be downloaded from our web site or can be collected from any Commercial Bank branch.

Terms & conditions apply

Product information and terms & 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 & conditions.

iii- Treasury Bills-

Highlights

- Interest and maturity proceeds of your Treasury Bill is guaranteed by the Government.
- Your investment is secure as there is zero default risk.
- Sure security of returns tradability leading to instant liquidity.

Features

Treasury Bills are 100% risk free since they are issued by the government.

Market determined yield rates enabling you to receive the highest possible interest rates.

Treasury Bills are tradable in the secondary market providing you with instant liquidity by sale.

Treasury Bill is a transferable instrument, where your ownership can be transferred at any time by you. This makes it the safest and most liquid investment opportunity available in the country. Since you can discount the Treasury Bill at any time, it is almost like having cash in your hand.

You can make joint investments making Treasury Bills the ideal way to share wealth with loved ones.

All transactions will be by means of state-of-the-art scrip less security settlement systems and the fully automated Central Depository System (CDS).

Treasury Bills are issued at a discount and the face value is paid at maturity with interest paid up front.

You can buy Treasury Bills which are issued at three, six and twelve month maturity periods, either directly from Commercial Bank or from primary dealers.

Eligibility

1. Resident individuals and corporate bodies incorporated in Sri Lanka.
2. Foreign institutional investors including country funds, regional funds or mutual funds.
3. Corporate bodies incorporated outside Sri Lanka.
4. Citizens of foreign states whether resident in Sri Lanka or outside Sri Lanka.
5. Non resident Sri Lankans are eligible to apply for Treasury Bills.

If you fall in to the category of investors from 3 to 5 as mentioned above, you should invest through Inward Investment Account and securities will be allocated for same after inquiring the availability in the leeway from the Central Bank.

You can make joint investments making Treasury Bills the ideal way to share wealth with loved ones.

Interest rates

From 04th May to 10th May 2023

Period	Below LKR 100,000	LKR 100,000 upto LKR 1.0 Million	LKR 1.0 Million & Above
1 Month	0	12.75	13.00

Period	Below LKR 100,000	LKR 100,000 upto LKR 1.0 Million	LKR 1.0 Million & Above
3 Months	14.50	14.50	15.00
6 Months	15.00	15.00	15.50
12 Months	15.50	15.50	16.00

** T-Bill/Repo rates are net rates.*

** Specific cut off time will apply in accepting investments for Treasury Bills / REPO and the cut off time may change from time to time. Please contact your branch for details.*

Documents required

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

How to invest

Duly complete all documents mentioned above and hand them over to your branch.

You can collect the application form from your nearest Commercial Bank branch or download it from our web site.

Withdrawals

Once a formal request is forwarded to the Treasury Department, your Treasury Bills will be discounted based on the market rates.

Terms & conditions apply

Product information and terms & 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 & conditions.

iv- Treasury Bonds-

Highlights

Treasury Bonds are a type of securities issued by the Central Bank of Sri Lanka through primary auctions held throughout the year. Treasury Bonds are considered to be medium and long term monetary instruments, of which the maturity period ranges from 2 to 20 years.

- Interest of your investment and maturity proceeds are guaranteed by the Government.
- Your investment is secure as there is zero default risk.
- Pre determined fixed rate will be offered for you throughout the life period of the Bond.

Features

Market determined yield rates enabling you to receive the highest possible interest rates.

Can be easily converted to money even before maturity (Discounting).

Easy transfer of ownership of a Treasury bond.

Utility as a mean of collateral i.e. ability to enter into Reverse Repo transactions and other loan facilities etc.

In an interest rate declining environment, you can achieve capital gains by selling the instrument.

In an interest rate rising environment, you can enhance the rate of return by investing the coupon interest receipts at a higher rate.

Treasury bonds carries half yearly coupon payments and the principal is repaid at maturity

You can collect interest and maturity proceeds without a hassle.

Unlike a Treasury Bill, you as the holder of a Bond will be entitled to semi-annual periodic interest payments (coupon interest) which is paid at a pre-determined fixed rate during the life of the bond. Depending on the yield and the coupon rate, the price (Per 100 Rupees) of a bond, can either be more than Rs. 100 (premium) or below Rs. 100 (Discount).

Eligibility

1. Resident individuals and corporate bodies incorporated in Sri Lanka.
2. Foreign institutional investors including country funds, regional funds or mutual funds.
3. Corporate bodies incorporated outside Sri Lanka.
4. Citizens of foreign states whether resident in Sri Lanka or outside Sri Lanka.
5. Non resident Sri Lankans are eligible to apply for Treasury Bills.

If you fall in to the category of investors from 3 to 5 as mentioned above, you should invest through Inward Investment Account and securities will be allocated for same after inquiring the availability in the leeway from the Central Bank.

Interest rates

Period	Maturity	LKR 5 Million & Above
2 Years	01/08/2024	N/A
3 Years	01/07/2025	N/A
5 Years	15/12/2027	N/A

Period	Maturity	LKR 5 Million & Above
7 Years	15/01/2028	N/A
10 Years	01/07/2032	N/A

** Treasury Bond Rates are net rates and are subjected to change based on the prevailing market rates without prior notice.*

** Premature upliftment may result in a capital gain/loss based on the market yield prevailing on the day of upliftment*

** Specific cut off time will apply in accepting investments for Treasury Bonds and the cut off time may change from time to time. Please contact your branch for details.*

For further details, please contact the Treasury Fixed Income Securities Desk on 011 2 486351/52/48/25/55/47 or contact the nearest Branch.

Documents required

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

How to invest

Duly complete all documents mentioned above and hand them over to your branch.

You can collect the application form from your nearest Commercial Bank branch or download it from our web site.

Withdrawals

Once a formal request is forwarded to the Treasury Department, your Treasury Bond will be discounted based on the market rates.

Terms & conditions apply

Product information and terms & 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 & conditions.

v-Money Market Account-

Highlights

- you will receive a higher interest rate for your funds
- You can enjoy the flexibility of withdrawing at any time

Money Market Account gives the flexibility of a Call Deposit while retaining the high interest rate of a Time Deposit. A minimum account balance of Rs.100,000/- should be maintained to earn the special interest rate.

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to open a Money Market Account.

Interest rates

Interest Rate (p.a.)	
This Week's Rate (Tuesday to Monday)	13.50

Required documents

1. Account mandate.

2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Opening an account

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an account mandate from your nearest Commercial Bank branch or download it from our web site.

Terms & conditions apply

Product information and terms & 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 & conditions.

(B) FIXED DEPOSITIS-

i- Special 100, 300 days Fixed Deposits.

Highlights

- Start saving today with a minimum of Rs. 500,000/-.
- Flexible deposit periods for you to select.
- Earn a higher rate of interest than normal fixed deposits.

Features

You can open Fixed Deposits for 100 or 300 days.

Fixed Deposits under this scheme (Except 100 Days Fixed Deposit) will have a single maturity and cannot be renewed.

Minimum Deposit would be Rs. 500,000/-.

Interest will be paid only at maturity.

Eligibility

Personal and non-personal customers, subject to prevailing Bank / Central Bank guidelines.

Interest rates

eFDs placed via ComBank Digital & Flash Digital Bank Account will receive a higher interest rate than the standard interest rate.

	Interest Rate (p.a.)	Annual Effective Rate
100 Days Fixed Deposit	16.50	17.51
300 Days Fixed Deposit	16.00	16.22

Making withdrawals

Withdrawals will be allowed only after the agreed period of the Fixed Deposit (At maturity).

If uplifted prematurely no interest will be paid.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Placing a deposit

Duly completed mandate along with other documents mentioned above is required to open the Fixed Deposit.

You can collect the application form from your nearest Commercial Bank branch or download it from the website.

Terms & conditions apply

Product information and terms & 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 & conditions.

iii- Personal Foreign Currency Fixed Deposits-

Highlights

- You can earn a higher interest for your foreign currency deposits depending on the tenor
- The interest will be credited to you at maturity
- You can earn interest in the same currency of the deposit

Features

You can place PFC Fixed Deposits for periods of 01,03,06,12 and 24 months and the minimum deposit value is just USD 1,000/- or its equivalent in other currencies. The interest is paid on maturity.

You can receive Sri Lanka Rupee or Foreign currency Loans & advances against your deposit at concessional rates. This facility enables you to retain your Foreign Currency Deposits intact.

You will receive the option of appointing a nominee, to whom the funds in the account are to be paid, in the event of death of the account holder.

You can switch from one currency to another at competitive exchange rates.

Deposits

All types of inward remittances in foreign currency as given below will be accepted in the credit of PFC Fixed Deposits.

1. Telegraphic or SWIFT transfers.

2. Bank drafts drawn on Commercial Bank of Ceylon PLC on which immediate credit is given without any charges or commission.
3. Bank drafts drawn on foreign currency in the currency of the respective countries.
4. eg: USD drafts drawn on New York
5. GBP drafts drawn on London
6. US\$ drafts payable at local banks or issued by local banks on which credit will be given within 4 working days without any charge.
7. Foreign currency notes and the full value of the deposit amount will be credited.
8. Bank drafts drawn on local banks.

Interest

Interest will be calculated on the daily balance and credited to your account at maturity but however with regard to 2 years Fixed Deposit option available to get interest monthly, annually or maturity. On request special rates of interest could be negotiated for larger Fixed Deposits.

Withdrawals

You can make withdrawals from PFC accounts on the following basis.

- Calling over personally and on providing your passport or national identity card
- You can make withdrawals in the currency of the country, through any ATM displaying Visa, Mastercard, UnionPay & JCB logos
- You can make payments for another party on your written request under special circumstances eg. For the upkeep of your family
- For obtaining currency notes for travel abroad

Documents required

Residents overseas:

1. Account mandate
2. Know Your Customer (KYC) form.
3. The Personal Data Page of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
4. Visa page of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
5. Copy of work agreement (If applicable)
6. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Residents in Sri Lanka:

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Placing a deposit

You can visit a branch of your choice and discuss your requirement along with the period of deposit with an officer of the branch.

Interest rate applicable for Foreign Currency Fixed Deposits can be viewed from the Rates and Tariffs page of this site.

Please fill the relevant application form and hand over to the branch. Remember to take your passport with the visa copy to confirm your non residency status if applicable. This is necessary for us to identify you.

You can place PFC Fixed Deposits in following designated currencies. The minimum deposit values are as follows.

Currency	Minimum Deposit
US DOLLARS (USD)	1,000
STG. POUNDS (GBP)	1,000
SWISS FRANCS (CHF)	1,000
JAPANESE YEN (JPY)	100,000

Currency	Minimum Deposit
AUSTRALIAN DOLLARS (AUD)	1,000
SINGAPORE DOLLARS (SGD)	1,250
CANADIAN DOLLARS (CAD)	1,000
HONG KONG DOLLARS (HKD)	8,000
EURO (EUR)	1,000
SWEDISH KRONER (SEK)	7,000
NORWEGIAN KRONER (NOK)	6,000
NEW ZEALAND DOLLAR (NZD)	1,500
CHINESE YUAN (CNY)	6,500

If you require further details please contact our NRFC Department on +94 112 330 408 ,+94 112 486 075/85 or your nearest Commercial Bank branch. Email:- travel_nrfc@combank.net

Terms & conditions apply

Product information and terms & 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 & conditions.

iii- Fixed Deposits-

Highlights

- Select a plan of your choice and receive interests monthly, quarterly, biannually, annually or at maturity
- Get up to 90% of the deposit as a cash advance
- The best way to earn a higher interest rate for your funds

Features

- You can earn a higher rate of interest.
- You can request the Bank to renew your deposit at maturity, with interest earned added to the capital or renew just the capital.
- If you are already registered for our ComBank Digital Banking facility, you can place Fixed Deposits online at any convenient time, by directly debiting your account
- You can receive up to 90% of your Fixed Deposit as a cash advance
- The cash advance amount can be withdrawn any time through your debit Card from ATMs located islandwide
- This special facility is offered for Fixed deposits with a value of Rs 100,000/- or above and a deposit period of over 1 year.
- The interest rate of the Fixed deposit will remain unaffected until the deposit maturity.
- You can earn interest monthly or at maturity, when you place a Fixed Deposit for 01 to 05 years.
- If you place a Fixed Deposit for a period of 1 month to 6 months, interest will be paid only upon maturity.
- On 02 year deposits interest could be paid monthly, annually or at maturity.
- On 03 to 05 year Fixed Deposits, interest can be earned monthly, quarterly, bi-annually, annually or at maturity.

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to place a fixed deposit.

Minimum amount required to open a Fixed Deposit as follows;

- Up to 06 Months - Rs. 25,000/-
- 01 Year - Rs. 10,000/-
- Above 01 Year - Rs. 100,000/-

Interest rates

eFDs placed via ComBank Digital & Flash Digital Bank Account will receive a higher interest rate than the standard interest rate for 3,6,12 months eFDs (Available only for eFDs with interest paid at maturity).

	Interest Rate (p.a.)	Annual Effective Rate
1 Month (LKR)	13.00	13.80
2 Month (LKR)	13.50	14.28
3 Month (LKR)	15.00	15.87
6 Month (LKR)	15.00	15.56
12 Months -Interest paid monthly (LKR)	14.05	14.99
12 Months -Interest at maturity (LKR)	15.00	15.00
24 Months -Interest paid monthly (LKR)	13.95	14.88
24 Months -Interest paid annually (LKR)	14.90	14.90
24 Months -Interest at maturity (LKR)	16.00	14.89
36 Months -Interest paid monthly (LKR)	13.50	14.37
36 Months -Interest paid annually (LKR)	14.35	14.35
36 Months -Interest at maturity (LKR)	16.50	14.34

	Interest Rate (p.a.)	Annual Effective Rate
48 Months -Interest paid monthly (LKR)	13.05	13.86
48 Months -Interest paid annually (LKR)	13.85	13.85
48 Months -Interest at maturity (LKR)	17.00	13.85
60 Months -Interest paid monthly (LKR)	12.90	13.69
60 Months -Interest paid annually (LKR)	13.70	13.70
60 Months -Interest at maturity (LKR)	18.00	13.70

Making withdrawals

Withdrawals will be allowed only after the agreed period of the Fixed Deposit.

You can uplift the Fixed Deposits prematurely at a lesser rate of interest. Please speak to the branch manager if you need to make such a withdrawal.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Placing a deposit

Duly complete all documents mentioned above and hand them over to your branch.

You can collect the application form from your nearest Commercial Bank branch or download it from our web site.

Terms & conditions apply

Product information and terms & 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 & conditions.

(C)- Other Deposits-

i- Forex Plus-

Highlights

- Earn a higher interest for your foreign currency deposits depending on the tenure.
- The interest will be credited to you at maturity.
- Personal & non personal accounts can be opened.
- You can save in a currency of your choice.

Eligibility

A non – national, resident in or outside Sri Lanka.

A Sri Lankan dual citizen, resident in or outside Sri Lanka.

Sri Lankan national who has obtained Permanent Residency status or citizenship in another country, resident in or outside Sri Lanka.

A Sri Lankan citizen employed abroad, resident outside Sri Lanka (excluding emigrants).

A company incorporated outside Sri Lanka.

Interest rates

Currency	Interest Rate % (p.a.)			
	2 Years	3 Years	4 Years	5 Years

Currency	Interest Rate % (p.a.)			
	2 Years	3 Years	4 Years	5 Years
USD	8.50	8.50	9.00	9.50
EUR	5.00	5.00	5.50	6.00
GBP	5.00	5.00	5.50	6.00
AUD	6.00	6.00	6.50	7.00

Deposit period

You can place Forex Plus fixed deposits for 02 to 05 years and it can be renewed.

Eligible currencies

Forex Plus fixed deposits can be opened in the currencies of USD, EUR GBP or AUD.

Deposit amount

Minimum deposit would be USD 5,000 or equivalent in other eligible currencies.

Permitted credits

Remittances in foreign exchange received from outside Sri Lanka in favor of the account holder through the banking system.

Foreign exchange brought into Sri Lanka by the account holder upon declaration to the Customs Department, subject to the Order issued under Section 8 of the FEA.

Permitted debits

Any outward remittances in favor of the account holder.

Disbursements in Sri Lanka in Sri Lanka Rupees.

Transfers to Personal Foreign Currency Accounts or Inward Investment Accounts (IIAs) or accounts maintained in the Offshore Banking Unit, of the same account holder.

Documents required

Residents overseas:

1. Forex Plus account mandate
2. Know Your Customer (KYC) form.
3. The Personal Data Page of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
4. Visa page of your passport duly certified by the embassy/ Consulate office of Sri Lanka in your country or by your banker overseas.
5. Copy of work agreement (If applicable)
6. 03 months bank statements for Sri Lankan Nationals with PR / Dual Citizenship or working abroad. (If applicable)
7. In case of Non Nationals and Company's incorporated outside Sri Lanka a reference letter from their Banker.
8. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Residents in Sri Lanka:

1. Forex Plus account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. In case of Non Nationals and Company's incorporated outside Sri Lanka a reference letter from their Banker. (If applicable)
5. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Placing a deposit

Duly completed mandate along with other documents mentioned above is required to open the Forex Plus fixed deposit.

You can collect the application form from your nearest Commercial Bank branch or download it from the website.

Terms & conditions apply

Product information and terms & 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 & conditions.

ii- Call Deposits-

Highlights

- You can earn a higher rate within a short time span.
- You have to place your deposit for just 7 days.
- Even instant withdrawals can be made at reduced rates.

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to place a Call Deposit.

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)

Placing a deposit

Duly complete all documents mentioned above and hand them over to your branch.

You can collect the application form from your nearest Commercial Bank branch or download it from our web site.

Withdrawals

Withdrawals will be allowed to you only after seven days of placing the deposit.

Terms & conditions apply

Product information and terms & 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 & conditions.

>>CURRENT ACCOUNTS<<

Current Accounts

Current Accounts

Achiever Current Account

(A) Current Accounts-

Highlights

- You will receive a cheque book.
- Your account will be credited on the same day when Commercial Bank cheques are deposited to your account.
- You can apply for a regular overdraft facility.

Facilities

- e-Statement facility - Free of charge.
- e-Passbook facility - Free of charge.
- Mobile Banking facility - Free of charge.
- SMS alert facility - Registration fee waived off.
- Debit Card - Either a personalized or an instant card can be obtained.
- ComBank Digital - Registration fee and first year annual fee waived off.

Features

You will receive a Commercial Bank cheque book which is highly recognized and accepted island wide.

You will receive the full face value of all local cheques you deposit to your account, regardless of the issuing Bank and its location.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash withdrawal machines) , Online Banking, Mobile Banking & ePassbook facilities.

Eligibility

If you are a resident of Sri Lanka over 18 years of age, you are eligible to open a Current Account

Required documents

1. Account mandate.
2. Know Your Customer (KYC) form.
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number.
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)
5. Account Introduction.

Opening an account

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an Account Mandate from your nearest Commercial Bank Branch or download it from our web site.

Deposits & withdrawals

Cash, cheques and drafts Can be deposited to your account.

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters through cheques or using your Debit Card.

Terms & conditions apply

Product information and terms & 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 & conditions.

(B) Achiever current account-

Highlights

- Personal Loans, Home Loans and Leasing facilities will be offered to you at 0.25% less than standard interest rates.
- You will receive a cheque book.

- Your account will be credited on the same day when Commercial Bank cheques are deposited to your account.
- You will receive a Debit Card free of charge.
- A Credit Card will be offered to you with no joining and 1st year annual fee.
- You can apply for a Regular Overdraft Facility (Maximum limit of the Overdraft will be Rs 300,000/-).

Facilities

- e-Statement facility - Free of charge.
- e-Passbook facility - Free of charge.
- Mobile Banking facility - Free of charge.
- SMS alert facility - Registration fee waived off.
- ComBank Digital - Registration fee and first year annual fee waived off.
- If you choose to receive e-statements instead of normal monthly account statements, the Combank Digital facility will continue to be available free of charge through out the period you maintain your Achiever Account.

Features

You will receive a Commercial Bank cheque book which is highly recognized and accepted island wide.

You will receive the full face value of all local cheques you deposit to your account, regardless of the issuing Bank and its location.

Your money is freely available for withdrawals or transfers. No prior notice is required. There is no minimum period for deposits.

You can also make payments for goods and services using your Debit card, to any merchant with a POS machine connected to Visa, Mastercard, UnionPay & JCB network.

You can access your account 24/7 from any part of the country or even from overseas through our automated touch points (Cash deposit, Cheque deposit, Cash withdrawal machines) , ComBank Digital, Mobile Banking & ePassbook facilities.

Eligibility

If you are an executive over the age of 18 years, with a minimum monthly salary of Rs 40,000/-, you are eligible to open an account.

Required documents

1. Account mandate
2. Know Your Customer (KYC) form
3. National Identity Card/ Valid Driving License/ Valid Passport that carries the NIC number
4. Address verification documents (If the address given to the bank is different from the National Identity Card / Driving License.)
5. Account introduction.
6. Salary confirmation and salary undertaking letter.

Opening an account

Minimum deposit of Rs 10,000/-

Only individual accounts are allowed

Duly complete all documents mentioned above and hand them over to your branch.

You can collect an account mandate from your nearest Commercial Bank Branch or download it from our web site.

Deposits & withdrawals

Cash, cheques and drafts can be deposited to your account.

All deposits and withdrawals can be made through ATMs, CDM, CRMs or over the branch counters through cheques or using your Debit Card.

Terms & conditions apply

Product information and terms & 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 & conditions.

>>CARDS<<

Premium Credit Cards	Credit Cards	Debit Cards	Pre-paid Cards	Others
Visa Infinite Card	Platinum Cards	Classic Debit Cards	Pre-paid Fuel Card	Card to Card Fund Transfer Facility
Visa Signature Card	Gold / Silver Credit Cards	BIZ Club Business Debit Card	Pre-paid Spend / Web Cards	Balance Transfer Facility
World Mastercard Card	Corporate Credit Card	Remittance Card	Travel Card	Automatic Bill Settlement Facility
UnionPay Asia Prestige Diamond Card	Corporate Fuel Credit Card			Cash on Card Facility
UnionPay Asia Prestige Platinum Card	NEGC Privilege Credit Card			Easy Payment Plans
	Mobitel Data+ Credit Card			Flexi Payment Plan
	SME Credit Cards			Max Loyalty Rewards
	Sri Lanka Insurance Motor Plus Credit Cards			
	Affinity Credit Cards			
	Anagi Credit Card			

Premium Credit cards

- Visa Infinite Cards

Highlights

With comprehensive purchasing power and protection, a dedicated concierge service, full multi-trip travel insurance and a carefully selected range of privileges the Visa Infinite Card is completely at your disposal. Use your cards at NFC enabled POS machines locally & globally.

- Get your Credit Card details in a click through Online Banking and e-Passbook.
- Airport lounge access, Travel & luxury Hotel offers and Shopping offers from both local and international partners.
- Concierge & car rentals from international service providers.
- Travel insurance cover when you purchase a return air ticket with your card.

Visa Infinite Cards are offered through invitations only.

Minimum credit limit - Rs 2,500,000/-.

You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

Comprehensive suite of services

Visa GCAS services

As a Visa Infinite card holder you are never inconvenienced and your safety is our top priority. In this regard, we have developed a number of safety measures including emergency card replacement and lost and stolen card reporting to keep you moving ahead with critical protective precision.

Please call Visa Global Customer assistance Service on + 1 303 967 1090

Go luxurious

We understand that you need flexibility from your card. Infinite delivers superior spending power allowing you to make the most of your purchases.

LoungeKey airport lounge

As a Commercial Bank Visa Infinite Cardholder, you are eligible for a complimentary membership of LoungeKey, with two complimentary visits every year to access over 1000 airport lounges in more than 130 countries.

You can simply experience the lounge facilities by presenting your ComBank Visa Infinite Card and boarding pass.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Visa Signature Cards

Highlights

The Visa signature card offers a comprehensive range of value added products, services and privileges which are completely at your disposal to experience the power to do more.

- Use your cards at NFC enabled POS machines locally & globally.
- Get your Credit Card details in a click through Online Banking and e-Passbook.
- Airport lounge access, Travel & luxury hotel offers and shopping offers from both local and international partners.
- Concierge & car rentals from international service providers.
- Travel insurance cover when you purchase a return air ticket with your Card.

If you are over 18 years of age and earn a minimum fixed income of Rs 350,000/- per month, you can apply for a Visa Signature Card.

Minimum credit limit - Rs 750,000/-.

You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards. Click for details.

A comprehensive suite of services

Visa GCAS services

As a Visa Signature Card holder you are never inconvenienced and your safety is our top priority. In this regard, we have developed a number of safety measures including emergency card replacement and lost and stolen card reporting to keep you moving ahead with critical protective precision.

Please call Visa Global Customer assistance Service on + 1 303 967 1090

Emergency Cash Disbursement (ECD)

Cardholders can get cash at 270,000+ locations worldwide.

Emergency Card Replacement (ECR)

Replacement card usually delivered in 1 to 3 days.

Priority booking at the best 100 restaurants

Priority booking for the Visa concierge preferred global dining network inclusive of the top 100 best restaurants in Asia.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- World Mastercard Cards

Highlights

- Use your cards at NFC enabled POS machines locally & globally.
- Get your Credit Card details in a click through Online Banking and e-Passbook.
- Airport lounge access, travel & luxury Hotel offers and shopping offers from both local and international partners.
- Concierge & car rentals from International service providers.
- Travel insurance cover when you purchase a return air ticket with your Card.

If you are over 18 years of age and earn a minimum fixed income of Rs 350,000/- per month, you can apply for a World MasterCard.

Minimum credit limit - Rs 750,000/-.

You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

Comprehensive suite of services

MasterCard sponsored events

Attend exclusive outings hosted by MasterCard golf ambassadors at renowned golf courses. You also get an opportunity to interact with and learn from legends of the game.

World luxury hotels and resorts portfolio

Gain access to luxury travel benefits at some of the most sought-after travel destinations at over 1,200 hotels and resorts. You will receive a full suite of complimentary benefits, special amenities and upgrades.

Gourmet on tour

Immerse your senses in local flavors with a curated culinary experience. Each destination is carefully selected for its charming character and individuality.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- UnionPay Asia Prestige Diamond Card

Highlights

Now, indulge yourself in an array of lifestyle offers and a host of other personalized financial solutions whilst travelling the world with your UnionPay Credit Cards. Tap into a global network of merchant allowing instant payments with the utmost security and convenience.

- Get your Credit Card details in a click through Online Banking and e-Passbook.
- Unlimited Free VIP airport lounge access for both the cardholders, 06 free visits per Year for their companions.
- Periodical special discount promotions with selected merchants.
- Easy payment plans at reputed merchants.
- Max Loyalty Reward Points (1 Reward point for every LKR 200/- spent by UnionPay Asia Prestige Diamond Card).

Asia Prestige is a UnionPay program mainly designed for premium business travellers in Asia who are looking for unique preferential services.

The program specially offers airport VIP lounge service and provides you Top 20 Asian destinations travel resources and benefits from selected Asian attraction discounts, transportation, WIFI service and merchant privileges within the hotel, shopping and dining.

The program can also provide access to customized travel insurance and assistance services based on issuers' requirements to make your UnionPay Card the safest, most convenient and preferred payment tool when traveling in Asia.

If you are over 18 years of age and earn a minimum fixed income of Rs 350,000/- per month, you can apply for a UnionPay Asia Prestige Diamond Card.

Minimum credit limit is Rs 2,500,000/- and above.

UnionPay Asia Prestige Diamond Cards are offered through invitations only.

You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

Comprehensive suite of services

International medical assistance

- Telephone medical advice
- Medical service provider referral
- Arrangement of hospital admission
- Guarantee of medical expenses incurred during hospitalization & monitoring of medical condition during hospitalization
- Arrangement of emergency medical evacuation

Lounge access and airport privileges

Partnered with DragonPass to provide the Lounge facility with an additional Lounge Access Card

Unlimited VIP air port lounge access for the cardholder and 06 free visits for companions per annum.

Service package coverage: Over 1000 airport lounges over 480 cities in 130 markets globally.

Service package coverage: 18 selected key cities in Asia

For inquiries call +91 22 42320282 or email combankupi@aspirelifestyles.com

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions

- **UnionPay Asia Prestige Platinum Card**

Highlights

Now, indulge yourself in an array of lifestyle offers and a host of other personalized financial solutions whilst travelling the world with your UnionPay Credit Cards. Tap into a global network of merchant allowing instant payments with the utmost security and convenience.

Receive Free VIP airport lounge access 06 times/card/year for both the cardholders and for their companions.

Get your Credit Card details in a click through Online Banking and e-Passbook.

Periodical special discount promotions with selected merchants.

Easy payment plans at reputed merchants.

Max Loyalty Reward Points (1 Reward point for every LKR 200/- spent by UnionPay Asia Prestige Platinum Card).

Asia Prestige is a UnionPay program mainly designed for premium business travellers in Asia who are looking for unique preferential services.

The program specially offers airport VIP lounge service and provides you Top 20 Asian destinations travel resources and benefits from selected Asian attraction discounts, transportation, WIFI service and merchant privileges within the hotel, shopping and dining.

The program can also provide access to customized travel insurance and assistance services based on issuers' requirements to make your UnionPay Card the safest, most convenient and preferred payment tool when traveling in Asia.

If you are over 18 years of age and earn a minimum fixed income of Rs 350,000/- per month, you can apply for a UnionPay Asia Prestige Platinum Card.

Minimum credit limit is Rs 750,000/- and above.

You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

Comprehensive suite of services

Global assistance services

International medical assistance

- Telephone medical advice
- Medical service provider referral
- Arrangement of hospital admission
- Guarantee of medical expenses incurred during hospitalization & monitoring of medical condition during hospitalization
- Arrangement of emergency medical evacuation
- Arrangement of emergency medical repatriation

Lounge access and airport privileges

Partnered with DragonPass to provide the Lounge facility with an additional Lounge Access Card

Free 06 VIP air port lounge access per annum for both the cardholder and the companions

Service package coverage: Over 1000 airport lounges over 480 cities in 130 markets globally.

Service package coverage: 18 selected key cities in Asia

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

Credit cards

- Platinum Cards

Highlights

Enjoy the highest level of security with your chip card.

Get your Credit Card details in a click through Online Banking and ePassbook.

Concierge services.

Travel insurance cover when you purchase a return air ticket with your Platinum Card.

You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

If you are over 18 years of age and a permanent employee with a minimum gross salary of Rs 75,000/- per month, you are eligible to apply for a Commercial Bank Platinum Card.

You will receive a minimum credit limit of Rs 250,000/-.

Concise of usages

Our Online Banking facility (ComBank Digital) gives you instant access to your Credit Card.

Settlement of credit card outstanding through your Savings or Current Account.

View current and previous statements.

Balance inquiry.

Check your credit card balance with a simple SMS.

Available cards

1. Visa Credit Card.
2. Mastercard Credit Card.
3. UnionPay Credit Card.
4. LankaPay (JCB) Credit Card.

Travel insurance

Travel with peace of mind with a free overseas travel insurance policy up to USD 60,000/- when you purchase an air ticket with your Platinum card. Enjoy free overseas travel cover for up to 60 days.

Enhanced medical expenses up to USD 60,000

Extended cover up to the 75 years of age

Enhanced Personal Liability cover up to USD 75,000

Dental treatment USD 250

OPD Cover

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Gold/Silver Credit Cards

Highlights

- Your cash is safe.
- Commercial Bank's solid and stable tradition along with our ties with Cirrus and Visa have made our cards one of the most widely used in Sri Lanka and abroad.
- Quick and convenient.
- You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

Eligibility

You need to be at least 18 years and have a minimum income of Rs 75,000/- gross per month.

Available cards

1. Visa Credit Card.
2. Mastercard Credit Card.
3. UnionPay Credit Card.
4. LankaPay (JCB) Credit Card.

Benefits

Enjoy lower interest rates

Interest free installment schemes

06 convenient settlement cycles

Facility of settling credit card payments at over 269 branches island wide

Contact us 24 x 7 x 365 on our hotline 0112 353 353

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Corporate Credit Card

Highlights

- Use your cards at NFC enabled POS machines locally & globally.
- Get your Credit Card details in a click through Online Banking and e-Passbook.
- Enjoy the highest level of security with your EMV chip card.
- This Credit Card will be available in only one category called 'Corporate' from Mastercard and can apply up to any amount of credit limit. Cards will be personalized indicating both company name and individual cardholder's name.

Eligibility

Corporates /organizations who presently enjoy package of facilities with satisfactory track records can apply for ComBank Corporate Credit Cards.

Limited liability companies with sound financial status (companies who maintain current accounts with substantial credit balances or other deposits) are also eligible to apply for Corporate Credit Cards.

Benefits

Joining fee and 1st year annual fee will be waived off.

You will also be entitled for all card promotions and discounts offered to ComBank Credit Cards including seasonal offers.

Corporate Credit Cards will entitle to earn ComBank Max Loyalty Rewards.

Free SMS alerts to every POS and Online transactions.

Free e-statement facility for a company designated email accounts.

Automatic bill settlement plans through company's current accounts.

Concise of usages

Our Online Banking facility gives you instant access to your Credit Card.

Settlement of credit card outstanding through your Savings or Current Account.

View current and previous statements.

Balance inquiry.

Check your credit card balance with a simple SMS.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Corporate Fuel Credit Card

Highlights

- Available for Companies / Organizations/ SMEs to have a better control over employees' fuel expenses or fuel allowances (all other transaction types are blocked on this Card).
- Corporate Fuel Credit Card can be used to pump fuel from any fuel station in Sri Lanka where POS machines are available (POS issued by any bank).
- Corporate fuel Credit Cards can be personalized indicating both company name with the individual cardholder's name.
- Cardholder will receive SMS alerts to the registered mobile no for each & every transaction performed.

Features

Mastercard Corporate Credit Card will be issued with EMV / NFC features.

Joining fee and 1st year annual fee will be waived off.

Settlement of outstanding can be carried out automatically via Credit Card Direct Debit facility

The prevailing fuel surcharge of 1% of the transaction value will be applicable and should be borne by the company.

A consolidated monthly statement will be issued free of charge to the company.

Terms & conditions apply

Product information and terms & 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 & conditions.

- **Mobitel Data+ Credit Card**

Highlights

- Swipe your Credit Card and get free data.
- Now making purchases with Mobitel Data+ Credit Card gives you a reason to smile.
- 50 MB of free data for every Rs 1,000/- spent
- 2GB bonus data at the Card activation point
- You will receive a personalized international Mastercard Credit Card
- Your Credit Card will be equipped with EMV chip and NFC capability
- You can now settle your Commercial Bank Credit Card bills through any of your other local Bank Credit or Debit Cards.

Eligibility

You need to be at least 18 years of age and have a minimum income of Rs 75,000/- gross per month.

You should be a Mobitel customer with an active Pre-paid or Postpaid connection under your name.

Benefits

You can get World, Platinum, Gold or Silver Credit Card according Depending on the credit limit

Joining fee and 1st year annual fee will be waived off.

You can receive special discounts when purchasing devices and other products offered by Mobitel and their partners along with 0% installment schemes.

You will also be entitled for all card promotions and discounts offered to ComBank Credit Cards including seasonal offers.

For more information, call 1717 or 0712 353 353

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

Debit cards

- Classic Debit Card

Highlights

- Makes purchasing easy and convenient.
- Accepted in over 7000 outlets locally.
- Accepted worldwide.

Procedures to use

Look for the Visa, Mastercard ,UnionPay & LankaPay (JCB) acceptance mark at the store.

Present your Visa, Mastercard, UnionPay & LankaPay (JCB) Shopping Debit Card at the time of transaction. The merchant will swipe it through the authorization terminal and enter the purchase information.

The terminal processes the transaction and confirms availability of funds. A sales receipt will be issued and the transaction amount is automatically deducted from your account.

Verify the amount on the sales receipt and place your signature on it.

Protective measures

Protect your card as it is cash. Never leave it unattended.

Report the loss or theft of your card immediately on our hotline 0112 353 353.

Ensure that you get your card back after every purchase or ATM transaction.

Always check the amount on the sales receipt before you sign.

Keep your copies of sales and ATM receipts and check them against your bank statement.

Check all transactions in your bank statement, even the small ones, especially after overseas travel.

Know who has access to your card. Even if your card is taken by a family member with or without your knowledge, you will be responsible for their purchase or cash withdrawal.

The card has a daily ATM withdrawal limit and a daily purchase limit of Rs 200,000/- at a merchant point. Daily limits are a security measure. Talk to your branch or the card centre if you need a higher limit.

Please note that it is only the primary account that will be debited for your purchases by Visa, Mastercard, UnionPay & LankaPay (JCB) Debit Card. So please mark the primary account in your card application. Always ensure you have adequate funds in the account at the time of purchase.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- BIZ Club Business Debit Card

Highlights

Small and Medium Enterprises are the backbone of the economy of our country. As the biggest lender to the SME sector, Commercial Bank has always supported the entrepreneurs of Sri Lanka. To further strengthen this relationship and to honour your contribution to the country, we are introducing ComBank BIZ Club / ComBank Visa Business Debit Card as the first SME club initiated by a bank in Sri Lanka.

Become a part of the ComBank BIZ Club, and let us help you write your success story.

- NFC enabled internationally valid Visa Debit Card as the membership card with.
- Year-round attractive discounts and special promotions.
- Max loyalty points accumulated on purchases. (Platinum and Premier).

Benefits

Credit Cards will be issued without the Joining fee and the Annual fee for the 1st year.

Waiver of Registration fee on Mobile Banking and Online Banking.

Invitations to participate at special seminars and other awareness programs for SMEs organized by the Bank.

Economic updates and business updates via emails.

Salary Remittance Package (SRP) facility without establishment fee.

Who can get

ComBank Visa Business Debit Cards are offered to members of BIZ Club attached to any Commercial Bank Branch.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Remittance Card

Highlights

- Free Card with no joining fees
- An initial deposit is not compulsory
- An emergency loan scheme based on the frequency of the remittances received

The "Remittance Card" comes with various benefits to the receiver of foreign remittances to the country, in addition to the incomparable dedicated services provided by us for this important segment as we understand the difficulty and the hardship of being away from the loved ones.

Eligibility

Sri Lankan citizens aged 18 years or above, who are beneficiaries/remitters of overseas remittances.

Benefits

- Free card with no joining fees.
- Secured option for receiving and carrying cash for no extra charge or expenses.
- The card holder can withdraw the remittance received from overseas, through the island wide bank's ATM network any day and any time and also from ATMs of other banks which are in the network of "Lanka Pay" and VISA.
- 24x7 dedicated support centre for remittance customers.
- The card holder could use it for purchases at over 15,000 merchant establishments across the country and millions of merchants around the world.
- Enjoy seasonal discount offers from shops, hospitals, hotels, supermarkets, clothing chains and other merchants in your area.
- Extra opportunities to win more from the bank's seasonal promotions conducted for remittance receivers.
- Automatic enrolments for bank's dedicated loyalty programs for frequent remittance receivers.
- Remittance beneficiaries of Commercial Bank who holds a "Remittance Card" will be eligible for an emergency loan scheme based on the frequency of the remittances received.

Deposits

The desired deposit will be the Remit Plus. Cash and cheques too, could be collected to this account subject to the prevailing Savings Account rules & regulations.

Withdrawals

Withdrawals are freely permitted through the ATM using the Remittance Card. Over the counter cash withdrawals may be entertained only on a need basis.

Terms & conditions apply

Product information and terms & 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 & conditions.

Pre-paid Cards

- Pre-Paid Fuel Card

Highlights

- Available for Companies / Organizations / SMEs to have a better control over employees' fuel expenses or fuel allowances. (All other transaction types are blocked on this Card).
- Pump fuel from any fuel station in Sri Lanka where a POS machines are available (POS issued by any bank).
- Pre-paid Fuel cards can be personalized indicating both company name and individual cardholder's name.
- Each & every transaction performed by the cardholder will receive SMS alerts to the registered mobile no.

Benefits

Pre-paid Fuel Card is an exclusive card which can be used to make payments for purchase of fuel from any fuel station in the country where a POS machine is available to accept payments.

Visa Pre-paid Fuel Card will be issued with EMV/NFC features.

Prepaid Fuel Card is reloadable / Topped-up.

A consolidated monthly statement will be issued free of charge to the company.

Eligibility

Corporates or SMEs can send the list of masked card numbers along with NIC number of the respective employees / cardholders to our Card Center to process.

Features

Company Current / Savings Account should be maintained at Commercial Bank.

Cash withdrawals, other purchases / transactions are not permitted and balance inquiry can be made via Commercial Bank ATM's.

Pre-paid Fuel Card application have to be signed by the cardholder & the company authorised signatories (As per company a/c's instructions.)

Funds to be topped up prior to use the card since this is a prepaid card. Based on the available balance, cardholders are allowed to purchase fuel subject to a daily entitled limit. (Company can decide the daily fuel limit.)

Top up details have to be shared by the company, enabling the Bank to arrange the fund transfer (Cardholder Name, Card A/C No, NIC NO, Amount in Excel sheet).

Prepaid Fuel card validity period will be 4 years and monthly transactions statement will be issued / sent via email.

Cardholder will receive SMS alerts to the registered mobile no for each & every transaction performed.

Company has to provide a Board Resolution related to fuel card facility (Limited liability Company's).

The prevailing fuel surcharge of 1% of the transaction value will be applicable and to be borne by the company.

Terms & conditions apply

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- Pre-Paid Spend/Web Cards

Highlights

Pre-paid cards, unlike debit cards, are not linked to bank accounts. Each pre-paid card has a unique pre-paid account linked to the card hence cardholder could load a desired amount of money to the pre-paid card and spend wisely. This will ensure that there will not be overspending and cardholders can effectively control their spending.

- A secure way of spending unlike currency notes.

- Additional protection for e-commerce transactions with one-time password validation
- Transactions are recorded and easy to manage your budgets
- Accepted worldwide at more than 30 million merchants and websites
- ATM cash withdrawals at Visa and Lankapay ATMs

Types of Pre-paid Cards

1. **Pre-paid Spend Card** – A general purpose card that could be used for all card transaction needs.
2. **Pre-paid Web Card** – A card that is primarily designed to perform e-commerce transactions.

Benefits

More control on your spending. You can load only desired amount to the card.

Instantly issued at any Commercial Bank branch.

Cardholder has records of all transactions unlike cash.

The hassle free spending as card supports NFC 'Tap and Go' transactions.

Secure unlike currency notes. If the cardholder lost the card, they can immediately contact the ComBank Call Centre and stop the card to prevent unauthorized transactions.

Additional protection for e-commerce transactions with 3D Secure (Visa Secure) functionality.

Equipped with EMV technology which provides maximum protection against skimming or cloning of a card and against counterfeit transaction.

Balance and transaction inquiry through web.

Who can apply

Residents of Sri Lanka who are above 18 years of age can apply.

Terms & conditions apply

Product information and terms & 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 & conditions.

- Travel Card

Highlights

ComBank Visa Travel Card can be used to make all kinds of payments when you travel abroad. It ensures convenience and security of your payments and can use as an alternative to travelers cheques and currency notes.

- Card uses the EMV technology and it ensures maximum security against cloning and counterfeit usage.
- PIN preferred card. If the POS device supports PIN, cardholder will be asked to enter the PIN. This provides protection against theft.
- Contactless payments ensures convenience.
- Accepted worldwide.
- Transactions are billed in preferred currency.

Benefits

Secured mode of payment compared to cash when travelling abroad.

Convenient and hassle free.

Instant SMS / e-mail updates to notify transactions.

Transaction details can be viewed from the web instantly.

Features

- Travel Card can be loaded with FCY value equaling to your Foreign currency allowance.
- Transactions are recorded and you can keep a track of your spending aboard.
- Travel Card is accepted around the world by 35 million merchants and 2 million ATMs.
- You do not need to pay commissions at the time of issuance unlike foreign currency.
- Card can be topped-up subject to Foreign Exchange Management regulations. You can reuse the card during your subsequent visits abroad as well.
- Security measures : If you lose the card, you can immediately contact the ComBank Call Center (+94 11 2 353 353) and stop further transactions being carried out through the card. It will prevent unauthorized transactions.
Travel Card is EMV enabled to provide maximum protection against skimming or cloning of the card and against counterfeit transactions.
- Transactions and billing : Each card type can be used for transactions in any currency. However, transactions will get billed in currency of the card which is displayed on the face of the card.
Multiple currency conversion happens during settlement of the transaction based on exchange rates specified by Visa Inc.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

Others

- Card to Card Fund Transfer Facility

Highlights

- Convenient, fast and secure fund transfers.
- Only need to enter beneficiary's card number.
- Send money to locally issued Visa and Mastercard Credit, Debit & Prepaid Cards.
- Transfer funds via ATM, CRM & Q+ Payment App.
- Perform fund disbursements (salary payments) by business and government entities.
- Process customer refund payments by merchants.

Features

ComBank Visa and Mastercard Debit and Prepaid cardholders can transfer funds to any locally issued Visa and Mastercard Credit, Debit or Prepaid Card through ComBank ATMs, CRMs and Q+ Payment App.

You only need to type the beneficiary's card number.

Funds can be transferred only within the same card network of Visa & Mastercard.

Card to Card Fund Transfers are processed through 'Visa Direct' and 'Mastercard Send'.

The fund transfer platforms of card schemes and ComBank Card to Card Fund Transfer system is certified by Visa and Mastercard.

International outward fund transfer transactions are not supported.

Source of funds

From card

1. Utilizing the funds available in Current or Savings account at Commercial Bank through any ATM or CRM.
2. Utilizing the funds available in Commercial Bank Prepaid Cards through any ATM or CRM.

Deposit cash

1. Depositing cash through any of Bank's CRMs.

To initiate a 'Card to Card Fund Transfer', use a Commercial Bank or any other locally issued Visa or Mastercard Card.

Special note

Recipient need to share **only the card number** with the sender.

Other sensitive card information, such as expiry date and CVV number of the card should not be shared with the sender or any third party.

Recipient should not share photograph of the card under any circumstances.

You can click below link and view the press release issued by Central Bank of Sri Lanka regarding sharing of sensitive data with third parties.

[Press Release - Central Bank of Sri Lanka >>](#)

Cardholders, businesses, corporates, government institutions and merchants can contact our Information Centre on +94 11 2353353 or e-mail to **comcard@combank.net** to get more details about P2P (Person to Person) fund transfers and fund disbursements through 'Visa Direct' and 'Mastercard Send' platforms using Card to Card Fund Transfer Facility.

A transaction fee of Rs 100/- will be deducted from the deposited amount if cash deposits done through CRMs .

Eg :

Total deposited amount	-	Rs 1,000/-
Transaction fee	-	Rs 100/-
Transferred amount	-	Rs 900/-

A transaction fee of Rs 30/- will be deducted from the available balance if sender uses a ComBank Debit / Pre-paid Card for the fund transfer.

When affecting a 'Card to Card Fund Transfer' by using a card issued by another bank, a balance inquiry will be automatically initiated by the system to authenticate the cardholder. In such instances, an additional balance inquiry fee of Rs 7.50/- may be deducted from the card by the respective issuing bank. However, the balance will not be displayed.

Terms & conditions apply

Product information and terms & conditions are subject to change from time to time. Therefore, it is advisable to call Contact Centre for the latest information and prevailing terms & conditions.

- **Balance Transfer Facility**

Highlights

- You can easily transfer any of your other banks Credit Card balances to your Commercial Bank Credit Card.
- Higher savings on your balance transfers.
- Free your mind and live stress-free with the most value-added Credit Card of Commercial Bank.

Features

You can now conveniently transfer your Credit Cards outstanding to a ComBank Credit Card at a lower interest rate.

Minimum balance transfer amount should be LKR 25,000/-

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- **Automatic Bill Settlement Facility**

Highlights

Now Commercial Bank Credit Cardholders can settle their bills automatically using ComBank Automatic Bill Settlement Facility.

If you're a ComBank Credit Cardholder, you can now have your monthly CEB / Dialog / Mobitel / National Water Supply and Drainage Board (Water Board) bills paid automatically through your Credit Card.

Features

Automatic and timely settlement of actual Ceylon Electricity Board / Dialog / Mobitel and National Water Supply and Drainage Board bills every month.

No routine bill check-ups / follow-ups needed.

Secure bill payment process.

Following bills can be paid using this service automatically.

- Ceylon Electricity Board bills
- Dialog (Mobile, Fixed line, Television, Broadband bills)
- Mobitel (Mobile bills)
- National Water Supply and Drainage Board bills

Procedures to apply and to use

Register online today with the ComBank Automatic Bill Settlement Facility and experience the convenience of settling your actual monthly Dialog / Mobitel / CEB / Waterboard (NWSDB) bills automatically.

Or

Please download the application by clicking the buttons below, fill and hand it over to any Commercial Bank Branch or mail to below address.

Card Centre
Commercial Bank of Ceylon PLC (PQ 116)
No 01, Union Place,
Colombo 02

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Cash on Card Facility

Highlights

- Get quick cash and settle on monthly Installments
- Loan up to 75% of the Credit Card balance
- Easy & instant cash loan

Features

You can obtain up to 75% of the available balance on the Credit Card subject to minimum Rs.25,000/- and maximum Rs.500,000/-

All ComBank Credit Cards except 'Corporate Credit Cards' are authorized for this facility.

You can get 'Cash on Card' facility through any Commercial Bank branch.

Terms & conditions apply

Product information and terms & conditions are subject to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Easy Payment Plans

Highlights

For purchases made at the listed outlets, the Cardholder has the choice of paying in equal monthly installments of his choice. Cardholder have the option of selecting payment plan of 3 months up to 36 months based on agreed tenures that merchants have registered with the Bank.

At the point of purchase the Cardholder may be required to sign the Easy Payment Plan agreement form.

Merchant Outlets >>

Features

At each purchase made through the installment plan, the available balance in the Credit Card account will be held by an amount equal to the purchase made under EPP

Each month Cardholder will be billed with the installment value until the agreed period is completed.

With settlement of monthly installments , the available balance will increase.

The monthly installment amount will be reflected in your Credit Card statement along with the name of the merchant where the easy payment transaction carried out and the installment value payable during that month.

If the monthly installment value is not paid on the due date as indicated in the monthly card statement, then an interest will be charged for the overdue amount at the prevailing interest rate.

Terms & conditions apply

Product information and terms & conditions are subjected to change. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms & conditions.

- Max Loyalty Rewards

Highlights

- If you are an existing or new Credit & Debit Cardholder of ComBank, you will be enrolled for the scheme
- Rewards are automatically earned when Credit & Debit cards are used at POS & online transactions.
- Special loyalty rewards web portal.

Features

Rules of ComBank rewards

Points earned through the scheme are called as 'Max Rewards Points' & basis of awards applied as follows;

1 Reward point for every LKR 200/- spent by Premium Credit Cardholders

1 Reward point for every LKR 400/- spent by BIZ Club/ Business Credit Cardholders

1 Reward point for every LKR 600/- spent by Corporate & Platinum Credit Cardholders

1 Reward point for every LKR 600/- spent by Elite & Platinum Debit Cardholders

[One earned reward point is equivalent to Rs 1/- , for Eg: If a price of an online product has been tagged as 'Combank Rewards 2,500/-' ; price of such product can be basically signified as Rs 2,500/-]

Rules to redeem ComBank rewards

Points earned by you should be redeemed within 36 months. If not, points will automatically expire.

Transactions not eligible to earn rewards under the scheme

Cash withdrawals, cash advances, purchase of fuel, gambling etc

In case of transactions done on Easy Payment Plans (EPP) & 0% Installment schemes, only the each installment debited to the card account monthly will be eligible to earn rewards.

Transaction amounts debited to Credit Card accounts as 'Balance Transfers' from other banks are not eligible for rewards.

Options available to spend ComBank rewards

You can redeem the points earned by you by making purchases online. The following are the online options made available for redeeming reward points as facilitated by Infinia.

Purchase of Air tickets Rewards can be easily redeemed by purchasing air tickets on line. Rewards holder can simply purchase air tickets online over 900 full serviced & low cost airlines by logging on to the 'FLIGHTS' menu of Max Rewards web page.

Hotel Reservations/Packages Rewards holder can simply purchase hotel reservations online over 450,000 hotels by logging on to the 'HOTELS' menu of Max Rewards web page.

Car Rentals Rewards holder can simply purchase Car Rentals online over 150,000 car rentals by logging on to the 'CAR RENTALS' menu of Max Rewards web page.

Purchases at 'Online Store' - This is a unique option available especially to redeem low amounts of accumulated reward points. A wide range of electronic, electrical & life style items are available for purchase online under 'ONLINE STORE' of Max Loyalty Rewards web page.

Notes

The designated prices of products available in Max Loyalty Rewards website may differ with market prices due to exchange rates, taxes & merchant enrolment prices agreed between Infinia & such merchants.

Redemptions are subject to the terms and conditions prescribed by the suppliers or merchants as at redemption date.

[General Terms & Conditions >>](#)

Terms & conditions apply

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