# **DFCC Aloka**

DFCC Aloka is a financial solution designed to empower females across Sri Lanka to achieve their career goals, business ambitions and personal dreams.

### For Whom is an Aloka account?

# **Eligibility**

Any female in Sri Lanka above the age of 18 is eligible to get onboard with DFCC Aloka.

# Who can apply

May it be a student, a Home Maker, an employee or a businesswoman/entrepreneur you can become a part of the Aloka community and enjoy a host of privileges and benefits.

# **Benefits/Privileges and Unique Offerings**

High Interest tiered savings account - As you increase the savings account balance maintained in the DFCC Aloka savings account you are able to earn a higher rate of return.

Deposit Range (LKR)	Interest Rate (P.A)
1,000 - 10,000	2.50%
10,001 - 50,000	3.00%
50,001 - 200,000	4.00%
200,001 & Above	4.25%

We are excited to be a part of your important milestones and share your joyous moments in life . By simply saving with DFCC Aloka savings account You are eligible to claim the following rewards of DFCC Gift Certificates by maintaining the qualifying balances in your DFCC Aloka account for 6 months prior to reaching your milestone.

Milestone	Balance to be maintained in the account for 6 months LKR	DFCC Rewards Certificate LKR
Birth of a child of an Aloka Account Holder	10,000	2,500
21st Birthday of Aloka Account Holder	25,000	2,500
Graduation of an Aloka Account Holder*	50,000	5,000
Wedding of an Aloka Account Holder	150,000	10,000
25th Wedding Anniversary of an Aloka Account holder	250,000	25,000

- Branded Debit card with Joining fee and the 1st-year annual fee is waived off. This card will entitle/allow you to attend all programs organized by DFCC Bank for Aloka customers.
- Free ATM withdrawals from over 3000 ATMs at DFCC and Lanka Pay.
- Branded Credit Cards with issuance and 1st Year Annual fee waived off.
  - ➤ 0% interest on 06 months installment plans for any transactions above Rs. 25,000/up to Rs. 1,000,000/-. (Easy Payment Plan conversion will not be valid for Fuel, Cash Advances, Casino and Gambling transactions.) A setup fee will be charged and please refer to the Credit Card Tariff
  - ➤ Around the year offers and deals on Clothing, supermarket shopping, dining, entertainment, leisure & Travel

DFCC Aloka has a dedicated banking day for females every Tuesday of the week. Simply apply for a DFCC Aloka debit or credit card facility to enjoy a host of benefits around the year with offers from supermarket shopping, clothing, Dining, online offers etc.

 You will be benefited for a life insurance cover up to 10 times for your account balance maintained in the account prior to 6 months of the occurrence of event.

Account balance Tier	Sum Assured
10,000-19,999	100,000
20,000-29,999	200,000
30,000-39,999	300,000
40,000-49,999	400,000
50,000-59,999	500,000
60,000-69,999	600,000
70,000-79,999	700,000
80,000-89,999	800,000
90,000-99,999	900,000
100,000 and above	1,000,000

- Free Digital Health Solutions through Doc 990. Doc 990 is a digital health solution powered by Dialog. DFCC has an exclusive partnership with Doc 990 to connect the DFCC Aloka customers to qualified doctors, pharmacies, laboratories and reputed hospitals integrating healthcare and home-based solutions. All DFCC Aloka account holders and up to 3 family members can enjoy the benefits of this digital healthcare facility. Stay Home Stay Safe.
- You can enjoy a range of digital banking services free of charge from DFCC Bank. We support you to experience the convenience and flexibility to manage your day to day finances from the convenience of where ever you are.
  - > Free SMS alerts
  - > Free Internet Banking
  - ➤ Free E statements
  - > Free Access to Virtual Wallet

#### Personal Financial Services.

We will help you chase your dreams. Being a DFCC Aloka customer you will receive the following .

#### **Personal Loans**

You will receive a preferential interest rate from the published interest rates, Fast Track Loan process in 3 working days and 50% rebate on the loan processing fee. For more information.

### **Housing Loans**

You will receive a preferential interest rate from the published interest rates and 50% rebate on the Housing loan processing fee.

- MSME/SME business Consultation through DFCC Business Consultants (Pvt) Ltd.
- Free ATM withdrawals from over 3000 ATMs at DFCC and Lanka Pay
- DFCC Ranwarama Preferential Interest rates on all your pawning transactions.
- Exclusive medical packages from Durdans Hospital for DFCC Aloka account holders.

# **Required Documents**

- → Account opening form
- → National Identity card / Electronic Identity card / Passport / Driving Licence
- → Address verification, if NIC address differs from the present address of the customer