

# Key Fact Document

## Personal Foreign Currency Account - PFCA

### Description of the product/ delivery channel

Personal Foreign Currency Account (PFCA) may be opened in the form of a Savings Account, Fixed Deposit Account or Current Account (Without cheque drawing facility) in any designated foreign currency.

1. Eligibility
  - An individual including minor who is a Sri Lankan National.
  - An individual of Sri Lankan origin including minor resident outside Sri Lanka.
  - Non-national resident in Sri Lanka including minor.
  - A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka.
  - An administrator or executor of the estate of the deceased person who already maintained a PFCA [until the completion of the administration of the deceased person's estate]
2. Interest Rates - Please refer the HNB Web site - ([www.hnb.net](http://www.hnb.net))
3. Permitted Currency - Any designated Foreign Currency  
(USD/ EUR/ GBP/ AUD/ SGD/ SEK/ CHF/ CAD/ HKD/ JPY/ DKK/ NOK/ NZD/ CNY /THB)

Joint Accounts are permitted with another eligible party. However, Non-Nationals either on temporary visit to Sri Lanka or intending to visit Sri Lanka are not permitted to open Joint Accounts.

### Financial and other benefits to customers

- Open PFCA account in a wide variety of foreign currencies.
- Free Millennium Shield life insurance for Sri Lankan Citizens
- Profit of appreciation on foreign currency
- Personalized, caring service by well trained staff
- Monthly E-Statements
- Competitive interest rates & exchange rates
- Simplified documentation, to make the account opening convenient
- Internet & Digital Banking facility
- International Debit card

### Cost to Customers – Fees/charges, commission, interest, etc.

- Refer bank official website under service Interest Rates & Tariffs (<http://www.hnb.net>)
- Dormant with monthly average balance below USD 25- (Excluding accounts maintaining Foreign currency FDs or other FC accounts)
- Manual Rupee & Foreign Currency Transfers.
- Closure Foreign Currency account.

### Procedure to be followed to obtain the product/delivery channel

- Visit the closest branch (250+ island wide)
  - Obtaining, completing and forwarding an application with required documents. (All the Branches island wide)
- Required Documents:
- Individual account opening application
  - Copy of Passport/ NIC
  - Billing proof document (If the permanent address differs from the passport/ NIC address.)

### Key Terms & Conditions

General Terms & Conditions link given below: (<https://www.hnb.net/terms-conditions>)

For more information – 0112 462 462/ hnbconnect@hnb.lk