

COMMERCIAL CREDIT & FINANCE PLC

A Finance Company Licensed by the Central Bank of Sri Lanka under the Finance Business Act No.42 of 2011  
Reg.No PB269PQ | Date of Incorporation - 1982-10-04.  
Credit Rating: BBB+ (Stable Outlook) Lanka Rating Agency  
Head Office : No. 106, Yatinuwara Veediya, Kandy. Tel: 081 2 000 000  
City Office: No. 165, Kynsey Road, Colombo 08. Tel: 011 2 000 000



APPLICATION PERSONAL/JOINT ACCOUNT

The Manager  
Commercial Credit & Finance PLC

Please open an Individual / Joint Account as per details provided below.

For Office Use Only

BRANCH NAME

PROPOSAL NO.

A/C NO.

DATE

ACCOUNT'S TYPE (LKR)

☐ Savings ☐ Fixed Deposit

| PERSONAL INFORMATION                                           | APPLICANT 1                                                                                  | APPLICANT 2                                                                                  |
|----------------------------------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Name in Full<br>Title : Mr./ Mrs./ Miss./ Dr./ Rev.<br>/Other: |                                                                                              |                                                                                              |
| Gender                                                         | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other |
| Name with initials                                             |                                                                                              |                                                                                              |
| Other Names (maiden name/ others)                              |                                                                                              |                                                                                              |
| Mother's Maiden Name                                           |                                                                                              |                                                                                              |
| Permanent Address                                              |                                                                                              |                                                                                              |
| Correspondence Address                                         |                                                                                              |                                                                                              |
| NIC / PP/ DL / Other:.....                                     |                                                                                              |                                                                                              |
| Issue Date:                                                    |                                                                                              |                                                                                              |
| Expiry Date:                                                   |                                                                                              |                                                                                              |
| Country of issuance :                                          |                                                                                              |                                                                                              |
| Visa Type :                                                    |                                                                                              |                                                                                              |
| Expiry Date (Visa) :                                           |                                                                                              |                                                                                              |
| Date of Birth & Place of Birth                                 |                                                                                              |                                                                                              |
| Nationality                                                    |                                                                                              |                                                                                              |
| Tele. No.                                                      |                                                                                              |                                                                                              |
| Mobile No.                                                     |                                                                                              |                                                                                              |
| E-mail Address                                                 |                                                                                              |                                                                                              |
| Mailing Address                                                | <input type="checkbox"/> Permanent <input type="checkbox"/> Official                         | <input type="checkbox"/> Permanent <input type="checkbox"/> Official                         |
| Tax Payer / Tax Identification Number                          | <input type="checkbox"/> Yes <input type="checkbox"/> No                                     | <input type="checkbox"/> Yes <input type="checkbox"/> No                                     |
| Preferred Notification Mode                                    | <input type="checkbox"/> SMS <input type="checkbox"/> Email <input type="checkbox"/> Post    | <input type="checkbox"/> SMS <input type="checkbox"/> Email <input type="checkbox"/> Post    |
| Signature/s                                                    |                                                                                              |                                                                                              |

FIXED DEPOSIT

|                             |                                                                                                                                                                                                |                  |                                                                                                                                                                              |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Amount                      |                                                                                                                                                                                                | In words         |                                                                                                                                                                              |
| Interest Rate               |                                                                                                                                                                                                |                  |                                                                                                                                                                              |
| Period                      | Months                                                                                                                                                                                         | Interest payable | <input type="checkbox"/> Monthly <input type="checkbox"/> Maturity <input type="checkbox"/> Quarterly <input type="checkbox"/> Bi Annually <input type="checkbox"/> Annually |
| Automatic renewal           | <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                       | If Yes           | <input type="checkbox"/> Capital only <input type="checkbox"/> Capital plus interest                                                                                         |
| Payment of Interest         | <input type="checkbox"/> Self <input type="checkbox"/> Payee <input type="checkbox"/> Bank                                                                                                     | A/C Name         |                                                                                                                                                                              |
| Bank                        | Code                                                                                                                                                                                           | Branch           | Code                                                                                                                                                                         |
| Certificate Delivery Method | <input type="checkbox"/> Registered Post <input type="checkbox"/> Handover to Customer <input type="checkbox"/> Handover To servicing Officer <input type="checkbox"/> Safe Locker Maintenance | A/C No.          |                                                                                                                                                                              |

## OPERATION INSTRUCTIONS

☐ Self (For Individual deposits only)
 ☐ All of us
 ☐ Either of us
 ☐ 1st dep. only
 ☐ 2nd dep. only

## NOMINATION

(You may omit if you do not wish to nominate.)

1

2

|                            |  |  |
|----------------------------|--|--|
| Full Name of Nominee       |  |  |
| Relationship               |  |  |
| Address of Nominee         |  |  |
| ID Card No. / Passport No. |  |  |
| Payment %                  |  |  |

I / We do hereby nominate, the above named as my / our nominee / s to receive all monies lying in the account on my / our death/s. We are aware in the event of the death of any one of joint account holders the nomination becomes invalid.

Signature 1 .....

Date

Signature 2 .....

Date

## EMPLOYMENT / FINANCIAL INFORMATION

### Primary Applicant

Education level: ☐ Primary ☐ Secondary ☐ Graduate  
☐ Postgraduate ☐ Professional  
☐ Other (Pls specify) .....

Occupation: ☐ Salaried ☐ Self-employed ☐ Self employed professional  
☐ Retired ☐ Housewife ☐ Student  
☐ Priest ☐ Unemployed income earner

If Self-employed professional  
 Profession: ☐ Doctor ☐ Accountant ☐ Lawyer ☐ Architect  
☐ Engineer ☐ Other (Pls specify) .....

Field of Employment/Business: ☐ Manufacturing ☐ Trading ☐ Agriculture  
☐ Financial ☐ Other (Pls specify) .....

Position: ☐ Proprietor ☐ Partner ☐ Director/CEO ☐ Executive  
☐ Senior/Corporate Manager ☐ Manager  
☐ Non Executive ☐ Other (Pls specify) .....

Confirmed in Employment ☐ Yes ☐ No

Name of Employer / Business:

Address of Employer/Business (Include department):

Monthly Income: ☐ Less than Rs. 20,000 ☐ Rs. 20,000 - 49,999  
☐ Rs. 50,000 - 99,999 ☐ Rs. 100,000 - 199,999  
☐ Rs. 200,000 - 299,999 ☐ Above Rs. 300,000

### Joint Applicant

Education level: ☐ Primary ☐ Secondary ☐ Graduate  
☐ Postgraduate ☐ Professional  
☐ Other (Pls specify) .....

Occupation: ☐ Salaried ☐ Self-employed ☐ Self employed professional  
☐ Retired ☐ Housewife ☐ Student  
☐ Priest ☐ Unemployed income earner

If Self-employed professional  
 Profession: ☐ Doctor ☐ Accountant ☐ Lawyer ☐ Architect  
☐ Engineer ☐ Other (Pls specify) .....

Field of Employment/Business: ☐ Manufacturing ☐ Trading ☐ Agriculture  
☐ Financial ☐ Other (Pls specify) .....

Position: ☐ Proprietor ☐ Partner ☐ Director/CEO ☐ Executive  
☐ Senior/Corporate Manager ☐ Manager  
☐ Non Executive ☐ Other (Pls specify) .....

Confirmed in Employment ☐ Yes ☐ No

Name of Employer / Business:

Address of Employer/Business (Include department):

Monthly Income: ☐ Less than Rs. 20,000 ☐ Rs. 20,000 - 49,999  
☐ Rs. 50,000 - 99,999 ☐ Rs. 100,000 - 199,999  
☐ Rs. 200,000 - 299,999 ☐ Above Rs. 300,000

## FAMILY INFORMATION

Marital Status: ☐ Single ☐ Married ☐ Widowed ☐ Divorced

Number of Dependents:   Children   Other dependents

Residence Owner Ship Status: ☐ Rented ☐ Mortgaged ☐ Owned  
☐ Parental ☐ Company provided ☐ Other (Pls specify) .....

MaritalStatus: ☐ Single ☐ Married ☐ Widowed ☐ Divorced

Number of Dependents:   Children   Other dependents

Residence Owner Ship Status: ☐ Rented ☐ Mortgaged ☐ Owned  
☐ Parental ☐ Company provided ☐ Other (Pls specify) .....

## OTHER INFORMATION

### Identification of Politically Exposed Persons (PEP)

Are you:  
Involved in politics / holding a position in any political party or a member of the cabinet / parliament / other Local government authority or holding an executive position in a government institution, Including military.

In any way related to any of the persons referred to above  
If yes, please state the relationship.

Relationships with other countries\*

Are you a citizen of another country (including dual citizenships).

Are you a resident of another country (including green card holders).

Are you a tax payer of another country.

Tax Identification Number of the above specified country.

I authorize the collection of my cash contributions outside branch premises via the CCFP official app

I consent to the use of my personal information for marketing and cross-selling purpose

Primary Applicant

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Country.....

☐ Yes ☐ No

Country.....

☐ Yes ☐ No

Country.....

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Joint Applicant

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Country.....

☐ Yes ☐ No

Country.....

☐ Yes ☐ No

Country.....

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

### To be completed by the Primary Applicant

How did you get to know about us?

☐ Call from the Company ☐ Referral ☐ Media ☐ Promotion ☐ Word of mouth  
☐ Other (Pls specify) .....

Purpose of opening the account

☐ Salary Remittance ☐ Business Profit ☐ Loan Repayments  
☐ Savings ☐ Investment Purposes ☐ Crediting of Interests  
☐ Utility Bill Payments ☐ Education Purposes ☐ Other (Pls specify) .....

Expected mode of transactions

☐ Cash ☐ Cheque ☐ Bank transfer ☐ Other (Please Specify) .....

Source of credits to the A/C

☐ Salary Income ☐ Savings ☐ Business Profit  
☐ Remittances ☐ Donation/Charity ☐ Commission Income  
☐ Interest/income from Investments ☐ Sale of Assets ☐ Other (Pls specify) .....

Wealth generated from

☐ Profession or Employment ☐ Business Ownership ☐ Inheritance  
☐ Investments ☐ Others (Pls specify) .....

Expected average deposit volume (if Savings)

☐ Less than Rs.5,000/- ☐ Rs. 5,001 to 25,000/- ☐ Rs. 25,001 to 50,000/-  
☐ Rs.50,001 to 100,000/- ☐ Rs. 100,001 to 500,000/- ☐ Rs. 500,001 to 1,000,000/-  
☐ Above Rs. 1,000,000/-

If Savings - Statement & Passbook Delivery Method

☐ E-Statement ☐ Statement – Only Customer Request ☐ Postal ☐ Passbook

## GENERAL TERMS AND CONDITIONS

- Commercial Credit & Finance PLC shall be at liberty to change/modify the service charges and any other charges at its sole discretion and shall debit the account nominated by me/us or any of my/our account/s held at any branch of Commercial Credit & Finance PLC.
- Commercial Credit & Finance PLC shall at any time be entitled to amend, supplement or vary any of these terms and conditions at its absolute discretion with notice to me/us and such amendments, supplements or variations shall be binding on me/us.
- Commercial Credit & Finance PLC shall determine the privileges attached to the use of the aforesaid facilities and shall have absolute discretion to change, vary add or amend these privileges and conditions attached thereto, from time to time, as the Commercial Credit & Finance PLC deems fit.
- To the fullest extent permissible by the Law, in no event shall Commercial Credit & Finance PLC be responsible or liable to me/us or any third party under any circumstances of direct or indirect losses/ damages. Commercial Credit & Finance PLC shall not have any liability for any failure or delay resulting from any conditions beyond its reasonable control.
- Commercial Credit & Finance PLC may terminate the aforesaid service/s, for any reason including limitation of account inactivity, violation of terms & conditions of services or other policies that Commercial Credit & Finance PLC may establish from time to time. Upon termination of the services, I/we shall remain liable for all payment transactions I/we have incurred. Upon termination the Commercial Credit & Finance PLC has the right to prohibit my/our access to the service/s.
- Commercial Credit & Finance PLC may communicate with me/us regarding the service/s by means of electronic communications. Electronic communication can be deemed to be received by me/us when the Commercial Credit & Finance PLC sends the electronic communication through the mode, that I/we have provided to Commercial Credit & Finance PLC. (E mail, SMS)
- I/We shall accept full responsibility for all transactions processed or effected by the use aforesaid Facilities and shall release Commercial Credit & Finance PLC and its employees from all claims, demands & damages arising out of or in any way connected with dispute(s).
- Any controversy arising under or relating to the terms and conditions hereof shall construed in accordance with the Laws of Sri Lanka and Courts in Sri Lanka shall have exclusive jurisdiction to settle the disputes.
- I / We hereby instruct the Commercial Credit & Finance PLC to renew the Savings Account every Five years (60 Months) under the same account number until such time I / We instruct the company on any other course of action.
- I / We also do hereby agree that I / We will not request the Commercial Credit & Finance PLC to terminate this account relationship within a period less than one (01) month from the date of opening the account.
- I/We consent to Commercial Credit & Finance PLC collecting, using, and processing my/our personal data to process the account, fulfill regulatory obligations, and manage my/our account. I/We acknowledge that I/we have read and understood the full details of data usage, sharing, and my/our rights as outlined in the company's Privacy Policy available at: <https://www.ccll.lk/privacy-policy/en>.

**01. GENERAL**

- a. Deposits will be received in accordance with the regulations and relevant laws of the Central Bank of Sri Lanka.
- b. Deposits may be made in the name of one person or more than one person jointly and or severally.
- c. Deposits can be made repayable individually, jointly, or severally or to the survivors or to the person nominated in the application.
- d. Deposits are also accepted from companies, associations, trust institutions etc.
- e. A Deposit Certificate bearing two authorized digital signatures of the Company will be issued to the depositor.
- f. The deposit made by cheque, the certificate will be valid only on subject to realisation of cheques. All cheques should be drawn in favour of Commercial Credit & Finance PLC and crossed.
- g. The company reserves the right to:-
  - Restrict the amount of each deposit.
  - Accept or reject any application for a deposit.
 Make any changes in the terms of deposits if so required by the government or central bank monetary board or any fiscal policy or, any revision in the rates of interest paid or payable to the deposit holders, with or without due notice.
- h. Any change of address or loss of deposit certificate should be notified immediately to the company in writing.
- i. If Savings, I / We agree that accounts with no customer financial transactions for 24 months and incomplete KYC/Risk Categorization updates may be subject to applicable charges.
- j. If Savings, I / We agree that account statement requests may be subject to applicable charges as the Company determines from time to time.

**02. PAYMENT OF INTEREST**

- a. Payment of interest may be made either to the depositors or to a nominee designated in this application form, mentioned over leaf. In the case of joint depositors to anyone of such joint depositors or to a nominee assigned.
- b. Interest may be paid monthly, quarterly, bi annually, annually or accrued and paid at maturity, as requested by the depositor.
- c. Interest will accrue at simple rates and is payable as above.

**03. WITHDRAWALS**

- a. The deposit shall remain fixed for the period specified in the Deposit Certificate.
- b. Application for emergency withdrawals fully or part before the expiry of the period of deposit will be considered by the company at its sole and absolute discretion.
- c. In the event of premature withdrawal the rate of interest paid will be adjusted on a graduated scale and any excess of interest paid will be repay able to the company. The company shall be entitled to deduct the said excess payment from the capital held by the depositor.
- d. The depositor will be required to surrender the deposit certificate with the endorsement on the reverse, to obtain the payment of principal sum and interest.
- e. If a Fixed Deposit is withdrawn within one (01) month from the date of deposit, no interest will be paid for the period from the deposit date up to the withdrawal date.

**04. RENEWALS**

- a. The depositor will be notified via SMS, sent to the mobile number provided by the depositor, two weeks prior to the maturity of the deposit.
- b. If depositors fail to give notice to the company of withdrawals at maturity, capital and the accumulated interest will be automatically renewed for the same terms and conditions and will be treated as a fresh deposit, subject to the terms and conditions operating at the time of renewal.

**05. FACILITIES**

- a. At the discretion of the management, deposit holders can obtain loans against the deposit.
- b. The loan facility shall be subject to an all-inclusive service charge. In addition, the applicable interest rate shall be determined based on the interest rate of the Fixed Deposit held by the depositor.
- c. The company reserves the right to vary the service charges and the rate of interest on the above loan facility.

- Eligible deposit liabilities are insured with the Sri Lanka Deposit Insurance Scheme implemented by the CBSL for compensation up to maximum of Rs. 1,100,000 per depositor.
- Dormant Account means a fixed deposit / savings account in respect of which the depositor or a valid holder of a Power of Attorney has neither carried out any transaction nor had any correspondence with the Company for a continuous period of ten (10) years.
- Facility related information may be shared with CBSL, FIU, and other regulators upon written official request.

**DECLARATION BY CUSTOMER**

I/We hereby confirm that the General Terms & Conditions on this application of Commercial Credit & Finance PLC applicable to the product(s) and/or services which I/we have applied for herein together with details relating thereto were given and explained to me/us before the signing hereof and I/we have read and understood the said details, terms and conditions and agree and consent to be bound thereby.

Signature - Applicant 1

Date

Signature - Applicant 2

Date

**FOR OFFICE USE ONLY**Tmp. Rec. No. Date Amount Mode of Payment Ref. No. 

Customer Identification Document

Address Verification Document

Cashier's Signature .....

EPF .....

☐ NIC☐ NIC☐ Water Bill☐ Grama Sevaka Certificate☐ Driving Licence☐ Driving Licence☐ Fixed line - Tel-Communication Bill☐ Tenancy Agreement☐ Passport ☐ Copy of Resident visa (If Passport)☐ Electricity Bill☐ Electoral Roll☐ Other...

Input by / Data collected by Signature &amp; EPF ..... Data verified Signature &amp; EPF .....

Signature verified Signature &amp; EPF ..... Documents Checked by Signature &amp; EPF .....

Authorised by Signature &amp; EPF .....