



Customer Charter Key Facts Document

Deutsche Bank AG Colombo Branch

Banking Act Direction No. 8 of 2011 on Customer Charter of Licensed Banks issued dated 5th October 2011 by Central Bank of Sri Lanka.

(Revision – December 2022)



Introduction

The Customer Charter issued by the Central Bank of Sri Lanka under the Banking Act Direction No.8 of 2011 sets key standards of fair banking practices envisaged by customers when they undertake transactions with licensed commercial banks.

The Customer Charter requires a Key Facts Document to be distributed to customers seeking our products/services.

This Key Facts Document is intended to assist you to choose the banking products/services we offer, that are required and are appropriate for you.

The Products / Services

Deutsche Bank AG, Colombo Branch ("DB Colombo") carries out Relationship and Transaction Management ("RTM") and Global Emerging Markets (GEM) related Businesses. DB Colombo is not involved in banking business relating to Private Clients and Asset Management.

Global Transaction Banking and Fixed Income and Currencies

- GTB - Trade Finance and Cash Management Corporates
- GTB - Securities Services
- GEM - Foreign Exchange
- GEM - Fixed Income

Please refer key facts on the above products/services offered by us, which is given below, for further reference.



Complaints Procedure

If you have a complaint on any of the services provided by us, please contact us and we will respond to you on your complaint.

Our contact details for complaints and our customer complaints procedure is set out in our separate link.



**DEUTSCHE BANK AG, COLOMBO BRANCH
KEY FACTS ON FIXED INCOME AND CURRENCIES - FOREIGN EXCHANGE**

Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Foreign Currency Notes- Sale / Purchase of physical notes	For foreign travel only	For account holders and their representatives only. Documents required- Valid passport Air ticket Letter of Instruction Form 1 & 2 if applicable	Foreign Currency coins are not accepted Bank has the discretion to decide the amount of FCY to be released based on purpose, type, and duration of travel Maximum allowable limit applies (Additional due diligence applies to FCY deposits over EUR 1,000 or equivalent)	A percentage commission may be applied to currency notes sales only
Outward remittance- Telegraphic Transfer of foreign currency from Sri Lanka to another country of residents	For payments against permitted imports, services, transfers and IIA, OIA transactions.	For Account holders only. Required documents vary based on the type of remittance. Please contact the Bank.	Conditions may vary for FCBU status clients. For current and permitted capital transactions only	Please contact Relationship manager for charges applicable to your account
Inward remittance – Receipt of Foreign currency from abroad to Sri Lanka through telegraphic transfer to a beneficiary onshore	To be credited to beneficiary's foreign currency account or LKR account	For Account holders Only. Eligibility criteria applies for FCY accounts	Remittance is subject to applicable internal and regulatory requirements Purpose of payment is mandatory	Please contact Relationship manager for charges applicable to your account
Cash/ Tom / Spot conversion of Foreign Exchange - Exchange rate applicable to conversion of one currency amount to another currency for settlement up to two business days	For inward/outward remittances and onshore payment obligations	For Account holders only	Underlying commercial transaction is required in most cases. Required documentation vary based on purpose of the conversion.	No charge for the conversion. However, remittance charges apply if a remittance is involved
Drafts	Foreign currency payments	For account holders only. Draft Issuance: only USD and EUR drafts Draft acceptance: only drafts drawn on onshore banks	Draft issuance: Underlying commercial transaction is required	Please contact Relationship manager for charges applicable to your account



Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
<p>Forward Foreign Exchange- An exchange rate agreed today for exchange of one currency for another at some date in the future.</p>	<p>To hedge future foreign currency exposure arising from an underlying commercial transaction and envisage exposure for current/ permitted capital transaction</p>	<p>For Account holders only. Submission of proof of underlying transactions or estimated transaction value.</p>	<p># Bank credit line # European market infrastructure regulation (EMIR) signoff # Board Resolution authorizing signatories to Enter FX contracts. # Amount hedged must not exceed the amount and tenor of exposure. # Extension of contracts allowed (no extension on historical rates.) within the tenor of the underlying contract. # Legal Entity Identifier # Undertaking/ Representation letter # Dodd-Frank Self Disclosure letter</p>	<p>Nil</p>
<p>Foreign exchange swaps- A simultaneous purchase and sale of an identical amount of one currency against another currency on two different dates</p>	<p>To hedge opposite exposures of a currency pair arising at two different time periods from permitted transactions</p>	<p>For Account holders only. Submission of proof of underlying transactions</p>	<p># Bank credit line # EMIR signoff # Board Resolution authorizing signatories to enter FX contracts. # Amount hedged must not exceed the amount and tenor of exposure. # Extension of contracts allowed (no extension on historical rates.) within the tenor of the underlying contract. # Legal Entity Identifier # Undertaking/ Representation letter # Dodd-Frank Self Disclosure letter</p>	<p>Nil</p>

Note 1 - The Bank offers these services to corporate entities.

Note 2 – Please contact the FX Sales Desk on +94 - 11 4791 256/254 to ascertain in full, the terms and conditions relating to the aforesaid services offered by the Bank including the specific bank charges applicable thereto.

Charges are subject to change without prior notice.



**DEUTSCHE BANK, AG COLOMBO BRANCH
KEY FACTS ON TRADE FINANCE-CASH MANAGEMENT CORPORATES**

Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
<p>DB Payable Management Solutions:</p> <p>- Individually processing local and international payments and receipts Issuances of Bank and Corporate cheques, Central Bank transfers, Demand Drafts, Telegraphic Transfers, Real Time Gross Settlement (RTGS) RTGS, Common Electronic Funds Transfer (CFTS), Sri Lanka Inter-Bank Payments System (SLIPS) Payments.</p>	<p>- Assists the clients to expedite and improve efficiency of processing the client's receipts and payments.</p>	<p>-Requests from company signed by the authorized signatories.</p> <p>Submission of proof of underlying transaction is required for International payments.</p>	<p>Funds availability in the accounts to effect payment or available credit facility.</p> <p>DB will process the transaction as per the client's instructions.</p> <p>Please also refer the General B Conditions document.</p>	<p>Please contact Relationship manager for charges applicable to your account</p>
<p>DB Receivable Management Solutions:</p> <p>-arranging for collections of Cheques on behalf of clients.</p> <p>-Facilitating electronic reporting of cheques collected.</p> <p>-Crediting the funds of cheques collected into the designated accounts of the clients maintained with the Bank.</p>	<p>- Assists the clients to expedite and improve efficiency of processing the client's incoming receipts.</p>	<p>- Execution of an agreement between the client and the Bank.</p> <p>- Supporting Board Resolution.</p>	<p>- DB to accept responsibility of the cash and cheques collected from the client's officers until the values are credited into the designated accounts of the client maintained with the Bank.</p> <p>- Terms and conditions depend on the scope of services to be provided by the Bank, under the agreement executed between the parties.</p> <p>- Please refer the General Conditions document.</p> <p>- The client need not avail of a credit facility from the Bank.</p>	<p>A fee would be charged depending on the frequency and distance.</p>
<p>DB Channel and Information Solutions:</p> <p>- A single platform to carry out all client's instructions electronically from the comfort of their office.</p>	<p>- Paperless, safe, secure and fast transmission mode</p>	<p>- Execution of an agreement between the client and the Bank.</p> <p>- Supporting Board Resolution.</p>	<p>- Please refer terms and conditions governing db-direct internet.</p> <p>- Please also refer the General Conditions document.</p>	<p>A monthly fee as agreed between the client and the Bank.</p>



Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Deposit accounts:	A solution to maximize returns on free funds	- An account with a credit balance to be maintained	- Minimum balance to be maintained depending on the account. - Please also refer the General Condition document	N/A
DB Trade Solutions:				
Letters of Credit: Written undertaking by a bank given to the seller at the request and on the instructions of the buyer to pay at sight or at a determinable future date, stated sum within prescribed time against stipulated documents	Facilitates import transactions	- Approved credit facility offered by the Bank and accepted by the client - Completion of the relevant application form signed by the company's authorized signatories together with the Performa Invoice	- Please also refer the General Condition document the facility offer letter and supporting documents. - Governed by UCP Latest Version in force	Contact Relationship manager for charges applicable to your account
Documentary Collections: Under this arrangement, the importer gets the shipping documents, after making payment or providing an acceptance to pay at a future date.	This is a cost-effective solution for trading internationally	- Completion of the relevant application forms signed by the company's authorized signatories	Documents will be handled as per ICC Uniform Rules for Collections - Latest version in force	Contact Relationship manager for charges applicable to your account
Transaction based finance: This includes working capital financing products such as import loans, invoice financing, packing credit loans export bill discounting and overdraft facilities.	We can address funding gaps in your trade cycle and support your business, by providing you working capital financing options.	- Approved credit facility offered by the Bank and accepted by the client. - Completion of the relevant application form signed by the Company's authorized signatories.	- Bank will process the transaction as per the client's instructions on submission of the application form together with the underlying Trade Transaction. - Please also refer General Condition document	Interest will be charged for the number of days of financing.



<p>Issuance of shipping guarantees/delivery order</p>	<p>The client receives immediate access to the goods and avoids expensive storage fees and demurrage charges.</p> <p>In case the goods you import arrive before the transport documents, we could issue you a shipping guarantee to facilitate taking delivery of the goods.</p> <p>By issuing the shipping guarantee, the customer will not incur demurrage charges. To Facilitate contractor to bid for tender and perform obligations under the contract.</p>	<p>-Approved credit facility offered by the Bank and accepted by the customer.</p> <p>Completion of the relevant application form signed by the company's authorized signatories.</p>	<p>On submission of an Indemnity form together with copies of the invoices and transport documents.</p>	<p>Please contact Relationship manager for charges applicable to your account</p>
<p>Any other guarantee: (performance bonds, bid bonds, tender guarantees, customs guarantee):</p>	<p>Undertaking given by the bank on behalf of the client to honor on a non-performing situation.</p>	<p>Approved credit facility offered by the Bank and accepted by the customer.</p> <p>Completion of the relevant application form signed by the company's authorized signatories.</p>	<p>On submission of an application form along with the relevant support documents and an Affidavit in the event of an issuance of an overseas guarantee. (Overseas Guarantees are subject to Foreign Exchange regulations)</p>	<p>Please contact Relationship manager for charges applicable to your account</p>



Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Advance Remittances / Direct Remittances	For import payments to be made to overseas beneficiaries, a quick turnaround for payments by way of Telegraphic Transfer / Demand Drafts etc.	- Completion of the relevant application form signed by the company's authorized signatories. Supporting documents of underlying transaction. Form 1 (if required).	Funds availability in the account to effect payment. Please also refer the General document.	Please contact Relationship manager for charges applicable to your account
Advisory services on any import transactions Expert advice for structuring import transactions	Leveraging on our global presence, we can offer solutions where the Deutsche Bank group entities can handle the transaction on both sides thereby ensuring a smoother, safer and a more cost-effective execution of transactions.	- Please refer the Cash Management and Trade teams for more details.		Will be based on the structure.
DB Financial Supply Chain Solutions - Supplier finance - Receivable finance	Assist client to improve working capital cycle KPI's improve payables and reduce receivables.	Approved credit facility offered by the Bank and accepted by the client. - Completion of the relevant application forms signed by the authorized signatories.	-Client payment agreement Master Receivable Purchase Agreement. (MRPA)	Interest will be charged depending on the tenor of the financing.



Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
<p>Export Collections:</p> <p>Collection of commercial / shipping documents through a banking network.</p>	<p>A secure option for exporters than trading on open account terms as the shipping document will be delivered to the importer only against payment or an acceptance to pay on due date.</p>	<p>Completion of the relevant application form signed by the company's authorized signatories.</p>	<p>Documents will be handled as per ICC Uniform Rules for Collections latest version in force.</p>	<p>Please contact Relationship manager for charges applicable to your account</p>
<p>DC (Documentary Credit) Confirmation:</p> <p>Security of payment commitments from the confirming bank</p>	<p>Reduce bank and country risk effectively</p>	<p>- Request from company signed by the authorized signatories.</p>	<p>- Confirmation is subject to internal approval</p>	<p>Please contact Relationship manager for charges applicable to your account</p>
<p>DC Advising:</p> <p>A Documentary Credit ("DC") opened by the overseas importer's bank, will be checked for authenticity, and delivered to you.</p>	<p>Large global reach</p>		<p>- Governed by UCP latest version in force</p>	<p>Please contact Relationship manager for charges applicable to your account</p>
<p>DC Transfer</p>	<p>Ideal for buyers working with sourcing agents who require credit cover</p>	<p>- Request letter from company signed by the authorized signatories</p>	<p>- Governed by UCP latest version in force</p>	<p>A flat fee will be charged as handling commission.</p>

Note 1- The Bank offers these services to corporate entities. In order for a company to avail themselves of any of the services listed above, it is mandatory that an account with Deutsche Bank Colombo is maintained.

Note 2- Please contact the **Relationship Management Team of the Bank on +94-11-4791 300 / 303 / 137 / 213 / 141** to ascertain the terms and conditions relating to the aforesaid services offered by the Bank including the specific bank charges applicable thereto.



DEUTSCHE BANK, AG COLOMBO BRANCH KEY FACTS ON TRANSACTION BANKING SERVICES

Product Descrip-	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Savings Accounts		<p>Client should submit the following.</p> <ul style="list-style-type: none"> - Duly completed application form/mandate-AOC/SSF. - Board Resolution/Duly signed request letter - Acknowledgement of SSF and Savings Account conditions - Documents related to company registration, Articles of Association, Director List etc. - Documentation to verify identity and residential addresses of directors - Other documents <p>/Information requested by the bank based on applicable law.</p>	<ul style="list-style-type: none"> - No cheque books issued. - Account cannot be overdrawn at any time - General Conditions, Country specific conditions & savings account conduct conditions will apply. 	<p>Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided</p>
Current Accounts	<p>The Bank will provide cheque books with client's name printed on the cheque leaves upon request.</p>	<p>Client should submit the following:</p> <ul style="list-style-type: none"> -Duly completed application form/mandate –/ SSF. -Board resolution -Acknowledgement of SSF facilities -Documents related to company registration, Articles of Association, Director List, etc. - Documentation to verify identify and residential addresses of directors -Other documents/information requested by the bank based on applicable law. 	<ul style="list-style-type: none"> - No credit interest paid for account balances - General Conditions, Country specific conditions & current account conduct conditions 	<p>Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided. There will be a charge on issue of cheque books (charge per cheque book will be as per pricing provided by Relationship Manager).</p>



<p>Inward Investment Account (IIA)</p>	<p>Foreign Investors specified under the Foreign Exchange Control law in relation to IIA could invest in securities permitted by the Department of Foreign Exchange.</p>	<p>Account Opening documentation same as for current accounts stated above.</p>	<p>Eligibility criteria as per regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka.</p> <p>Permitted inward remittances-as per regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka.</p> <p>Permitted outward remittance as per regulations issued by the Department of Foreign Exchange..</p>	<p>Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.</p>
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Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Non-Resident Rupee Account (NRRA)	Non-resident rupee accounts may be opened for foreign nationals resident outside Sri Lanka, companies, and firms registered outside Sri Lanka, Sri Lankan national's resident outside Sri Lanka (other than emigrants) foreign Banks, which do not carry out banking activities in Sri Lanka.	Relevant Account opening documents.	Permitted Debits and Credits – As per regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka No cheque books issued.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.
Diplomatic Foreign Currency Account (DFA)	Foreign diplomatic missions, Diplomatic Personnel & their family members are eligible to open this type of account.	Relevant account opening documents – Embassy	Current / savings or deposit accounts are permitted.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.
Diplomatic Rupee Account (DRA)	Foreign diplomatic missions, Diplomatic Personnel & their family members are eligible to open this type of account.	Relevant account opening documents – Embassy	Current / savings or deposit accounts are permitted.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.
Business Foreign Currency Accounts (BFCA)	Sri Lankan residents who earn foreign exchange from non-residents	Corporate account opening documents.	As per regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka. Current or Savings accounts are permitted	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.
Outward Investment Account (OIA)	Facilitates overseas investments.	Corporate account opening documents.	Accounts permitted under gazette extraordinary No.1686/50 dd.01/01/2011. As per regulations issued by the Exchange Control Department, Central Bank of Sri Lanka.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.



Business Foreign Currency Loan Account (BLA)	To facilitate Inward and Outward remittances as specified by the Department of Foreign Exchange. Account opened to grant accommodation to BFCA holders	Corporate account opening documents	As per regulations issued by the Department of Foreign Exchange, central bank of Sri Lanka.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.
External Commercial Borrowing Account (ECBA)	Any resident in Sri Lanka who borrow from a Non-Resident for a loan tenure of over 3 years to receive proceeds and service loans,	Corporate account opening documents and loan agreement	As per regulations issued by the Department of Foreign Exchange, central bank of Sri Lanka.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.
SFCA-Short Term Loans	To obtain FCY loans with a tenure of less than 3 years from the parent company or a company within the same group of companies incorporated outside Sri Lanka, in order to facilitate payments for importation of raw materials for manufacturing	Corporate account opening documents	As per regulations issued by the Department of Foreign Exchange, central bank of Sri Lanka.	Bank's account handling charges will be as specified by the Relationship Manger via pricing sheet provided.

Note 1- The Bank offers these services to corporate entities.

Note 2- Please contact the **Payments and Clearing Services on +94- 11 -4791 108 / 131** to ascertain the terms and conditions relating to the aforesaid products/services offered by the Bank including the specific bank charges, if any, applicable thereto.



**DEUTSCHE BANK AG, COLOMBO BRANCH
KEY FACTS ON SECURITIES SERVICES**

Product Description	Purpose/Benefits	How to obtain facility	Major terms & Condi-	Charges
<p>Custody & clearing services for corporates and financial institutions:</p> <ul style="list-style-type: none"> -Safe keeping of assets e.g. shares and bonds; -Settlement of trades e.g. equity, fixed income securities; -Reporting of cash & securities positions for valuations. -Providing valuations of securities for fund managers. -Corporate Actions services, both voluntary and involuntary, in relation to the securities held under custody 	<p>Clients are able to streamline their investments by ensuring that they fall under a single custodian account. The client is able to trade through any of the registered participants and is not restricted to a single or handful of market intermediaries.</p> <p>The ability to focus on core operations whilst outsourcing investment operations management to an external party is one of the key benefits in appointing a custodian.</p>	<p>Execution of written agreement such as a custody agreement, between the client and the Bank after ascertaining the scope of services.</p>	<p>Terms and conditions depend on the scope of services to be provided by the Bank under the agreement executed between the parties.</p> <p>Eligibility criteria:</p> <ul style="list-style-type: none"> - Client is required to open an account with DB. For foreign clients, an Inward Investment Account (IIA) should be opened with DB. -Client is also required to open an account with the Central Depository Systems (“CDS”). In the case of a Fund, approval of the Securities and Exchange Commission is required to open such account. The Bank will facilitate the opening of the account with the CDS. 	<ul style="list-style-type: none"> -Monthly fee based on a % of Assets Under Custody (AUC) -Transactions fees on a per trade basis Standard Fee – Custody Services – 0.10% per annum Transaction Fees – US\$ 25/- per trade
<p>Trustee and Fund Administration services for unit trusts</p>	<ul style="list-style-type: none"> - The Bank holds the assets of the unit trust, as trustee. -The Bank provides fund administration services such as, <ul style="list-style-type: none"> - Calculating the Net Asset Value (NAV) of the fund and the buying and selling price of a unit on a daily basis. -Preparation of financial statements including cash flow reporting -Performance reporting -Audit support -Tax administration -Static data maintenance (securities & portfolios) -Post trade compliance reporting 	<p>Execution of a written agreement (trust deed) between the Investment Manager and the Bank which set out the role of the Bank. The Trust Deed outlines the fiduciary role performed by the trustee and its duties towards the investors. The role of the investment manager is also set out in this document .</p>	<p>Terms and conditions depend on the scope of services to be provided by the Bank under the agreement executed between the parties.</p>	<ul style="list-style-type: none"> Based on a % of Assets under Administration Standard Fees – 0.25% 0.35% per annum



Note 1- The Bank offers these services to corporate entities.

Note 2- Please contact **Securities Services on +94 -11- 4791 137** to ascertain the terms and conditions relating to the aforesaid services offered by the Bank including the specific bank charges applicable thereto.