



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 – Jun 2025)



Introduction

The Customer Charter issued by the Central Bank of Sri Lanka under the Banking Act Direction No.8 of 2011 and Financial Consumer Protection Regulations (FCPR) issued in sets key standards of fair banking practices envisaged by customers when they undertake transactions with licensed commercial banks.

The Customer Charter and FCPR requires a Key Facts Document to be published in our website for customers who are 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 Corporate Banking (CB) 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 Global Emerging Markets (GEM)

- CB - Trade Finance and Cash Management Corporates
- CB - 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 products/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 GLOBAL EMERGING MARKETS - FOREIGN EXCHANGE & FIXED IN-COME

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 /where applicable	Foreign Currency (FCY) coins are not accepted. Bank has the discretion to decide the amount of FCY to be released based on the purpose, type, and duration of travel. Maximum allowable regulatory limit applies to FCY sales. (Additional due diligence applies to FCY deposits over EUR 1,000 or equivalent) Which currency notes to accept is at the discretion of the bank	A percentage commission may be applied to currency notes sales only
Outward remittance- Telegraphic Transfer of FCY from Sri Lanka to another country.	For payments against import of goods and services and permitted capital 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. Remittance is subject to applicable internal and regulatory requirements. Purpose of payment is mandatory.	Please contact your Relationship manager or your Service 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 ac- counts.	Remittance is subject to applicable internal and regulatory requirements. Purpose of payment is mandatory.	Please contact your Relationship manager or your Client Service 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 and purpose of Payment Required	No charge for the conversion. However, remittance charges apply if a remittance is involved



Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Forward Foreign Exchange- An exchange rate agreed today for exchange of one currency for another at some date in the future.	To hedge future foreign currency exposure arising from an underlying commercial transaction for current and permitted capital account transactions. Hedge on expected exposure for importer and exporters	For account holders only. Submission of proof of underlying transactions and estimated transaction value.	# 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 # Partial/full drawdown of forward hedges allowed	Nil
Foreign exchange swaps- Simultaneous purchase and sale of an identical amount of one currency against another currency on two different dates.	To hedge opposite exposures of a currency pair arising at two different time periods from permitted transactions	For account holders only. Submission of proof of underlying transaction is required	# 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	Nil

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

Note 2 – Please contact the FX Sales Desk on +94 - 11 4791 256/258 to ascertain in full, 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 TRADE FINANCE-CASH MANAGEMENT CORPORATES

Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
DB Payable Management Solutions: -Individually processing local and international payments and receipts Issuances of Bank and Corporate cheques, Central Bank transfers, Telegraphic Transfers, Real Time Gross Settlement (RTGS), Common Electronic Funds Transfer (CEFTs), Sri Lanka Inter-Bank Payments System (SLIPS) Payments.	- Assists the clients to expedite and improve efficiency of processing the client's receipts and payments.	-Requests from company signed by the authorized signatories. Submission of proof of underlying transaction is required for international payments.	Funds availability in the accounts to effect payment or available credit facility. DB will process the transaction as per the client's instructions. Please also refer the General Conditions document	Please contact your Relationship Manager or Client Service Manager for charges applicable to your account
DB Receivable Management Solutions: -Facilitating electronic collections through direct debits using CEFTs. -Crediting the funds of cheques collected into the designated accounts of the clients maintained with the Bank.	- Assists the clients to expedite and improve efficiency of processing the client's incoming receipts.	- Execution of an agreement/ direct debit mandate between the client and the Bank and/or third-party bank.	- Terms and conditions depend on the scope of services to be provided by the Bank, under the agreement executed between the parties. - Please refer the General Conditions document.	Please contact your Relationship Manager or Client Service Manager for charges applicable to your account.



Product Description	Purpose/Benefit	How to obtain facility	Major terms & Conditions	Charges
DB Channel and Information Solutions: - A single platform to carry out all client's instructions electronically.	- Paperless, safe, secure and fast transmission	- Execution of an agreement between the client and the Bank. - Supporting Board Resolution.	- Please refer terms and conditions governing electronic banking. - Please also refer the General Conditions document.	A monthly fee as agreed between the client and the Bank.
Deposit accounts:	A solution to maximize returns on free funds.	- Execution of an agreement between the client and the Bank. - An account with a credit balance to be maintained.	- Minimum balance to be maintained depending on the account. - Deposit Insurance is covered under the "Deposit Information Sheet" which will be shared during account opening - Refer to relevant product agreements and Relationship Manager for guidance on operation of the account including opening, closing, premature withdrawals, policies and procedures on dormant accounts, abandoned properties. - Reach out to the Service Manager for unauthorized or mistaken transactions - Please also refer the General Condition document	- Please refer to the Master Deposit Agreement and the Relationship Manager for penalties, minimum balance requirements, other charges, fees and commissions
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 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 or generated in digital platform together with the proforma invoice and other relevant supporting documentation.	- Please also refer the General Condition document the facility offer letter and supporting documents. - Governed by UCP latest version in force.	Contact your Relationship Manager or Client Service Manager for charges applicable to your account
Documentary Collections: An Import Documentary Collection is a trade finance solution where the exporter's bank sends shipping and title documents to the importer's bank, which are released to the importer either against payment or acceptance of a bill of exchange. This method balances risk and control, ensuring the importer receives goods only after fulfilling payment or acceptance obligations.	It is cost-effective compared to letters of credit (LCs) and suitable for trusted trade relationships where buyers and sellers seek a middle ground between open account terms and LC security. The process involves banks acting as intermediaries	- Completion of the relevant application forms signed by the company's authorized signatories or instructions generated in digital platform.	Documents will be handled as per ICC Uniform Rules for Collections (URC522) - Latest version in force.	Contact your Relationship manager or Client Service Manager for charges applicable to your account



	for document handling, making it ideal for stable trade partnerships with moderate risk tolerance.			
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. - Please refer to the Facility Offer Letter for penalties, other charges and fees and commissions.



Issuance of shipping guarantees/delivery order	<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.</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 along with copies of Indemnity form from the shipping company, copy of the bill of lading and copy of the invoice.</p>	<p>On submission of an Indemnity form together with copies of the invoices and transport documents.</p>	<p>Please contact your Relationship manager or Client Service Manager for charges applicable to your account</p>
Any other guarantee: (performance bonds, bid bonds, tender guarantees, customs guarantee):	<p>To facilitate contractor to bid for tender and perform obligations under the contract.</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 or generate application in digital platform.</p>	<p>On submission of an application form along with the relevant supporting 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 or Client Service 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 / 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 refer General Conditions document	Please contact your Relationship Manager Client Service Manager for charges applicable to your account
Advisory services on any import transactions Expert advice for structuring import transactions	Our Advisory Services for Import Transactions provide expert guidance to businesses navigating the complexities of international trade. Whether you are new to importing or seeking to optimize your supply chain, our specialists offer tailored solutions on: Trade Finance Instruments: Assistance in selecting the right payment methods (letters of credit, documentary collections, bank guarantees) based on risk and cost efficiency. Regulatory Compliance: Guidance on import/export regulations to ensure smooth cross border transactions. Documentation & Process Optimization: Support in preparing and reviewing shipping documents to meet documentary credit terms. Risk Mitigation: Assessment of country, currency, and counterparty risks, along with strategies to protect against non-payment or shipment issues. Ideal for importers seeking to minimize risks, reduce costs, and enhance efficiency, our advisory services ensure seamless and compliant international trade transactions. Partner with us to make informed decisions and strengthen your global trade operations.	Please contact your Relationship Manager/ Client Service Manager		To be agreed based on structure



DB Financial Supply Chain Solutions - Supplier finance - Receivable finance	Assist client to improve working capital cycle.	Approved credit facility offered by the Bank and accepted by the client. - Completion of the relevant application forms signed by the authorized signatories.	Relevant agreements to be signed (Claims Payable Agreement/ Master Receivables Purchase Agreement).	Interest will be charged depending on the tenor of the financing.
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Product Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Export Collections: Collection of commercial / shipping documents through a banking network.	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.	Completion of the relevant application form signed by the company's authorized signatories.	Documents will be handled as per ICC Uniform Rules for Collections latest version in force.	Please contact your Relationship manager or Client Service Manager for charges applicable to your ac- count
DC (Documentary Credit) Confirmation: Security of payment commitments from the confirming bank	DC Confirmation is a value-added service where a bank (the confirming bank) provides an additional layer of security to the exporter by guaranteeing payment under a documentary credit. DC Confirmation is particularly beneficial for exporters dealing with higher-risk markets or unfamiliar buyers	- Request from company signed by the authorized signatories.	- Confirmation is subject to internal approval	Please contact your Relationship manager or Client Service Manager for charges applicable to your ac- count
DC Advising: A Documentary Credit ("DC") opened by the overseas importer's bank, will be checked for authenticity, and delivered to you.	Large global reach	Instructions by the importers bank	- Governed by UCP latest version in force	Please contact your Relationship manager or Service Manager for charges applicable to your account
DC Transfer	Ideal for buyers working with sourcing agents who require credit cover	- Request letter from company signed by the authorized signatories	- Governed by UCP latest version in force	A flat fee will be charged as handling commission.

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 301 / 300 / 103** 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 Description	Purpose/Benefits	How to obtain facility	Major terms & Conditions	Charges
Savings Accounts	Interest to be earned on positive balances.	Client should submit the following. <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 /information requested by the bank based on applicable law. 	<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. 	Bank's account handling charges will be as specified by the Relationship Manager via pricing sheet provided
Current Accounts	The Bank will provide cheque books with client's name printed on the cheque leaves upon request.	Client should submit the following: <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 identity 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 	Bank's account handling charges will be as specified by the Relationship Manager 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).



Inward Investment Account (IIA)	<p>Foreign Investors specified under the Foreign Exchange regulations 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 Debits and Credits</p> <p>As per regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka.</p>	<p>Bank's account handling charges will be as specified by the Relationship Manager 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 established/incorporated outside Sri Lanka, emigrants resident in or outside Sri Lanka, foreign banks, which do not carry out banking activities in Sri Lanka.	Relevant Account opening documents.	Permitted Debits and Credits – As per the 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 term deposit accounts are permitted. Permitted Debits and Credits – 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 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 term deposit accounts are permitted. Permitted Debits and Credits – As per the 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.
Business Foreign Currency Accounts (BFCA)	Sri Lankan residents who earn foreign exchange from non-residents.	Corporate account opening documents.	As per the regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka. Current, savings or term deposit 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. As per the regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka.	Permitted Debits and Credits – As per the 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.



Business Foreign Currency Loan Account (BLA)	To facilitate payments in respect of current transaction and local disbursements as specified by the regulations issued by 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 the 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 as specified by the regulations issued by Department of Foreign Exchange.	Corporate account opening documents.	As per the 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.
Colombo Port City Investment Account – Investor (CPCIA - Investor)	Persons resident outside Sri Lanka, companies incorporated in Sri Lanka fully owned by persons resident outside Sri Lanka or joint ventures for making investments in the Colombo Port City.	Corporate account opening documents.	Savings accounts are permitted. Permitted credits – As per the regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka and Colombo Port City Economic Commission Act.	



Colombo Port City Investment Account – Investee (CPCIA - Investee)	Authorized persons under Colombo Port City Economic Commission Act are eligible for the purpose of facilitating investments in the Colombo Port City.	Corporate account opening documents.	Savings accounts are permitted. Permitted credits – As per the regulations issued by the Department of Foreign Exchange, Central Bank of Sri Lanka.	
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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 & Conditions	Charges
Custody & clearing services for corporates and financial institutions: -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. 	<p>-Monthly fee based on a % of Assets Under Custody (AUC)</p> <p>-Transactions fees on a per trade basis</p>
Trustee and Fund Administration services for unit trusts	<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>	<p>Based on a % of assets under administration</p>



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

Note 2- Please contact **Securities Services on +94 -11- 4791 103** to ascertain the terms and conditions relating to the aforesaid services offered by the Bank including the specific bank charges applicable thereto.