



CAL

Capital Alliance PLC Key Fact Document – Treasury

Key Features of Treasury Bills, Treasury Bonds, Repurchase and Reverse Repurchase Agreements	Becoming an investor in Treasury Bills	Main Terms and Conditions
<ol style="list-style-type: none"> 1. Treasury Bills and Treasury Bonds (TB) are issued by the Government and therefore considered low-risk instruments. Repurchase and reverse repurchase agreements are lending and borrowing agreements which are backed by Government securities. 2. The investor can opt for short, medium or long term instruments. 3. TBs' are considered liquid as it can be easily bought or sold on the secondary market. 4. Interest rates are variable and determined by market conditions 	<ol style="list-style-type: none"> 1. If you wish to invest in TB's please visit us at Level 05, Millennium House, No. 46/58, Nawam Mawatha, Colombo 02. Alternatively, you can invest via the CAL Portal at portal.cal.lk (applicable for Individual clients only). 2. You will need to complete and/or submit the following documents to open an account with CAL for investment in TBs: <ul style="list-style-type: none"> - Account opening form - Master Repurchase Agreement (CAL Portal clients cannot opt for repurchase agreement, they must visit the premises and sign the relevant document) - Customer Agreement - Copy of supporting documents as determined in the CAL Account opening form. <p>**Individual account openings can be done via the CAL Portal, whereas Joint and Corporate accounts must be opened in person/hardcopy.</p> 3. Once the account is opened you can send instructions for the purchase/sale of TBs' via the CAL Portal**, or email us at dealing@cal.lk send or deliver written signed instructions to the CAL office c/o Level 05, Millennium House, No. 46/58, Nawam Mawatha, Colombo 02. <p>**Please note that instructions for repurchase and reverse repurchase agreements cannot be sent via the CAL Portal. Instructions for repurchase and reverse repurchase agreements must be sent via email or in writing to the CAL office as mentioned above.</p>	<ol style="list-style-type: none"> 1. The product offering is contingent upon the availability of Government Securities and is subject to acceptance of bids by the Central Bank of Sri Lanka.

Complaint Handling Process

Complaint Submission

Clients of CALT can submit complaints via the channels mentioned below:

- i. Contact the CALT dealers; or
- ii. Contact the CAL Customer Support Centre/Risk & Compliance Department on +94 11 231 7777
- iii. Email us at: info@cal.lk, compliance@cal.lk, dealing@cal.lk
- iv. Write to:

Assistant Manager - Customer Experience Centre, Capital Alliance PLC, No. 46/58, Millennium House, Nawam Mawatha, Colombo 02.

Assistant Manager – Risk & Compliance, Capital Alliance PLC, No. 46/58, Millennium House, Nawam Mawatha, Colombo 02

Acknowledgement of Complaint

CALT will acknowledge the receipt of the complaint and provide a reference number of the complaint to the client within 05 working days. CALT shall on best efforts basis ensure that a resolution will be provided to the client within twenty-one calendar days. In the event the complaint cannot be resolved within such time frame the complainant will be informed on the anticipated time frame within which CALT intends to resolve the complaint, giving reasons for the extension, and measures taken to resolve the matter so far. All complaints will be resolved or resolutions provided within three months.

The Compliance & Risk department shall, within five business days of the completion of the investigation, inform the client in writing, of:

- a) The outcome of the investigation
- b) The terms of any offer or settlement being made, where applicable

CALT will consider all complaints to be important and investigate and resolve the same with impartiality and fairness.

The Risk & Compliance department will keep a record of and monitor all complaints received by CALT.

Escalation

In the event that client is not satisfied with the resolution/response provided by CALT about the concern raised, the client can contact the Office of the Financial Ombudsman of Sri Lanka.

Mr. Ananda Kumaradasa
The Financial Ombudsman
Office of the Financial Ombudsman
143A, Vajira Road
Colombo 05

Website: www.financialombudsman.lk

Email: fosril@slt.net.lk

Telefax: +94 11 259 5625

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