# HNB Partners With CCC Residences



*(L–R): Sevvanthy Bashkaran, Sales Manager, CCC; Amila Niranjana, AGM Finance, CCC; Tuan Haniffa, Senior Manager, CCC; Suranga Peiris, Head of Sales, CCC; Hirushka Fernando, Director Sales, CCC; Praveen Methil, CEO, CCC; Sanjay Wijemanne, Deputy General Manager, Retail & SME Banking HNB; Kanchana Karunagama Head of Personal Financial Services, HNB; amd Sampath Dodanwela, Assistant Manager – Personal Financial Services, HNB.*

HNB becomes the first bank to partner with the Colombo City Centre Residences (CCC) to offer prospective residents of the luxury state-of-the-art apartment complex a unique offer, ZiF (Zero Interest and Fees), for the remaining 38 apartments available for occupancy.

The partnership offers customers the unprecedented opportunity to make a down payment as low as 20 percent up to 50 percent and have immediate occupancy while enjoying the financial relief of a two-year interest-free period on their mortgage payment.

Sanjay Wijemanne, Deputy General Manager, Retail & SME Banking, HNB, Kanchana Karunagama, Head of Personal Financial Services, HNB, and CCC Management were present at the ceremony held to sign the agreement.

Commenting on the initiative, Kanchana Karunagama, Head of Personal Financial Services, HNB said, “We are delighted to partner with Colombo City Centre Residences to offer our loyal customer base this oncein- a-lifetime opportunity to invest in a home of their own, in the heart of Colombo. The demand for apartments is increasing, and the markets face an undersupply of apartment stock. Thus, we hope prospective residents of the CCC will make use of this opportunity and invest in their dream home.”

HNB will offer customers a five-year grace period for the capital payment of their mortgage, in addition to a seamless loan approval process supported by its state-of-theart backend systems. Prospective homeowners can also use the Bank’s flexible repayment options, such as the step-up facility, which offers a repayment option in line with the customers evolving income.

Customers can obtain a maximum repayment period of 25 years for the loan facility for an attractive interest payment starting from just seven percent.

“We are delighted to be partnering with HNB to offer future residents this unique opportunity to invest in their dream home through the ZiF investment scheme. We at CCC believe in need-based solutions rather than merely selling a product. Having sold out more than 70 percent of the units, we provide necessary facilities for future investors to conveniently move into a luxury apartment with one of the city’s best views in a prime location. Investors can pay a down payment and enjoy zero interest and fees for the next two years,” Hirushka Fernando, Director Sales of CCC, stated.