Membership Benefits

Services	Benefits
Personal & Auto Loan**	0.50% rate reduction from the published rate
	25% waiver on processing fee
	Up to 15 times of the net salary
Fixed Deposits	Preferential rates above published rates for local and foreign currency deposits
Salary Guard*	Up to 6 months salary to be paid in-case of a demise
Health Cover*	Critical illness cover up to Rs. 100,000/-
	One free medical check-up per calendar year (from Asiri Central Hospital or any Island wide Asiri Laboratories-full blood count, fasting blood-sugar and full urine report)
	Free medicine delivery (within 20 km of Colombo 07)
Nations MasterCard Shopping Debit Card	No joining fee
	First year annual fee waived
American Express Platinum Credit Card and	No joining fee
World 'MasterCard' Credit Card**	First year annual fee waived
	2 supplementary credit cards with joining fee and first year annual fee waived
	No handling fee on Automated Bill Settlement service
Overdraft**(After 3 consecutive months of regular	Permanent salary overdraft limit up to 3 times the
net salary remittance)	net salary remitted. Maximum limit up to Rs. 1,000,000/-
Cash back overdraft/loans	0.50% concession above published rate
	95% of the Fixed Deposit value
Bank at your Door Step (BAYD)	Four free transactions per month
ATM withdrawals	Free withdrawals from over 3500 Lanka Pay connected ATMs
	Daily ATM withdrawal limit up toRs. 200,000/- and Point of Sale limit for purchases up to Rs. 150,000/-
Vehicle Lease	25% Documentation fee waived
FCY Currency issue/ purchase	50% reduction on standard commissions
Travel card	0.25% reduction on standard commissions for loading or reloading
FCY Demand Draft issuance	Free for selected professional institutes
SLIPS	Processing fee of Rs.50 - irrespective of the value of the transfer
Inward Remittances	50% discount on standard commission
Exclusive Services	Dedicated Relationship Ambassador
	Dedicated hotline and email
Digital Banking benefits	Convenient banking service via online, mobile & SMS banking Free utility bill payments, instant fund transfers and many more services

Terms and conditions apply

* Salary should be remitted to Nations Salary Saver Account

** Subject to standard credit evaluation of the bank
The decision of the bank with the reguard to any benefit, feature, privilage, facility, fact or circumstance relating to this product shall be final.

Eligibility Criteria

Monthly net salary	Minimum monthly remittance of Rs. 75,000/- to a Nations Salary Saver account
Deposit portfolio	Maintain a monthly average credit balance of Rs. 1Mn in deposits and Rs. 5,000/- in a Rupee Savings or Rupee Current account
Nations Personal Investment Plan	Minimum monthly installment of Rs. 24,199 for 3 years in a Rs. 1Mn investment plan
Nations Personal Loan	Initial loan value of Rs. 1.5Mn and monthly average credit balance of Rs. 50,000/- in a Rupee Savings account or Rs. 25,000/- in a Rupee Current account or Rs. 100,000/- in a Rupee Fixed Deposit
Credit card	Limit above Rs. 250,000/- and monthly average credit balance of Rs. 50,000/- in a Rupee Savings account or Rs. 25,000/- in a Rupee Current account or Rs. 100,000/- in a Rupee Fixed Deposit

 $\label{lem:pownload} \begin{tabular}{ll} Download \& register with the Nations Mobile Banking App to operate your account conveniently \\ \end{tabular}$

Call - (011) 4 62 62 62

Log on to www.nationstrust.com

Email: innercircle@nationstrust.com for details

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Email: customerservice@nationstrust.com
Website: www.nationstrust.com/innercircle

Nations Trust Bank PLC - PQ118 | Fitch Rating A(lka)

Nations Trust Bank PLC is a licensed Commercial Bank supervised by the Central Bank of Sri Lanka