

Dear Business Banking Member,

Pursuant to a requirement under the customer charter issued by the Central Bank of Sri Lanka we have prepared a series of Key Fact Documents [KFDs] which are intended to assist you to choose the banking products/services we offer, that are required and are appropriate for you.

This KFD gives you a broad outline of the Business Banking proposition available at Nations Trust Bank.

However please note that the facts stated in the KFD below is subject to revision according to legal and regulatory changes and the changes in policies and procedures of the Bank.

If you wish to know further information, please contact us in the following manner www.nationstrust.com or 24 hour Call Centre: +94(O)114 682 555.

In case you have any complaint relating to any of your accounts given below please forward to us a brief written statement containing the notice of the complaint to customerservice@nationstrust.com or contact us by telephone: [+94(O)114 711 411] and we will respond to you quickly.

Description of the Account	Benefits to the Customer	Types of Fees and Other Bank Charges	Procedures to be followed to Open the Account	Major Terms and Conditions
Nations Trust Bank's Business Banking is a product that is designed to offer best in class solutions for high performance business customers. The product consists of three segments / memberships, namely Platinum, Gold and Silver.				
Silver Membership				
Whether the customer is just starting out as an entrepreneur or a seasoned one, we have the solutions to cut through any financial back-end.	<p>Service Benefit</p> <ul style="list-style-type: none"> - 24 Hour Dedicated Hotline <p>Payment Acceptance</p> <ul style="list-style-type: none"> - Payment Acceptance Facility through FriMi, American Express Internet Payment Gateway (IPG) & POS <p>Digital Banking Concessions</p> <ul style="list-style-type: none"> - Joining Fee 50% Waived Off on NDE - 1st Year Free Internet Banking / Mobile 	<p>Monthly average balance less than LKR 25K in credit or debit</p> <ul style="list-style-type: none"> - Minimum balance maintenance charge of LKR 2,500/- - A transaction charge of LKR 2,500/- will be levied if the number of Over-the-Counter Transactions (fund transfers) are above 25 <p>Monthly average balance between LKR 25K – 499K either credit or debit</p>	<ul style="list-style-type: none"> - Duly completed business current account opening form - Valid business registration and other required documents as deemed by the bank - Initial deposit of LKR 50,000/- - Minimum monthly average balance maintenance of LKR 25,000/- 	<ul style="list-style-type: none"> - Maintain an average Credit Balance of between LKR 25,000 - 499,999 per month in a current account or - Maintain an average balance between LKR 1,000 - 9,999,999 per month in a savings account or - Maintain an average debit balance of over LKR 25,000 - 9,999,999 per month

	<p>Banking / FriMi (These services will only be available for BB individual customers with individual accounts)</p> <ul style="list-style-type: none"> - SMS Alerts Facility <p>Transactional Concessions</p> <ul style="list-style-type: none"> - Cash Collection Service 	<ul style="list-style-type: none"> - Service charge of LKR 1,000/- will be levied if the number of Over the Counter Transactions (fund transfers) are above 25 <p>Banks usual fees & charges will apply subject to exceptions described under 'Benefits' in the proceeding column</p>	<ul style="list-style-type: none"> - By opening a business current/savings account a customer obtains a silver membership. Depending on the account behaviour [activities, volumes in the business current account] a customer is upgraded to gold and to platinum membership status 	
Gold Membership				
<p>We are in the business of facilitating dreams. And no matter what, we have all the right tools to take customer where they need to go.</p>	<p>Service Benefit</p> <ul style="list-style-type: none"> - Dedicated Relationship Officer <p>Credit Benefits</p> <ul style="list-style-type: none"> - Business Advances with Attractive Credit Facility Packages* Subject to standard credit evaluation and approved credit & product policies of the bank <p>Payment Acceptance</p>	<ul style="list-style-type: none"> - No Service Charges applied - Banks usual fees & charges will apply subject to exceptions described under 'Benefits' in the proceeding column 	<ul style="list-style-type: none"> - Same 	<ul style="list-style-type: none"> - Maintain an average credit balance between LKR 500,000 to 4,999,999 per month in a current account or - Maintain an average balance between LKR 10 Mn to LKR 14,999,999 per month in a savings account or - Maintain an average debit balance between LKR 10Mn to 19,999,999 in working

	<ul style="list-style-type: none"> - Payment Acceptance Facility through FriMi, American Express Internet Payment Gateway (IPG) & POS - Special discounted rates for IPG <p>Digital Banking Concessions</p> <ul style="list-style-type: none"> - Joining Fee 75% Waived Off on NDE - 1st Year Free Internet Banking / Mobile Banking / FriMi (These services will only be available for BB individual customers with individual accounts) - 1st Year Free SMS Alerts Facility <p>Transactional Concessions</p> <ul style="list-style-type: none"> - Cash Collection Service - Waiver of Cheque Deposit Return Commission 			<p>capital facilities per month. (For debit balances Over Draft, Import Financing Loans, Short Term Loans, Packing Credit shall be considered excluding long-term loans with tenor over 12 months) or</p> <ul style="list-style-type: none"> - Maintain import and / or export quarterly volume of LKR 35Mn
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	<ul style="list-style-type: none">- Free Unlimited Branded Cheque Books- Waiver of Service Charges - Minimum Balance & Transactional <p>Trade Concessions (Due to the current situation in the country, below concessions will not be applied to any customer until further notice)</p> <ul style="list-style-type: none">- Import Documentary Collection Bills against Acceptance (DA) - Commission at 0.35%- Import Letter of Credit, Documentary Collection Bills against Payments (DP) - Commission at 0.25% <p>Privileges for Key Business Personal</p> <ul style="list-style-type: none">- Preferential rates on loans (Personal/Home) & leasing products			
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	<ul style="list-style-type: none"> - AMEX Platinum or MasterCard World personal credit card to be offered for eligible limits over LKR 250K with joining fee waiver provide MOB over 3 months - Subject to credit evaluation - Airport Lounge Access - Lounge Key will be enabled to the MasterCard World credit card. Customers will be charged for the utilization. 			
Platinum Membership				
Everything about our Business Banking Platinum Membership is curated to keep up with customer's lifestyle, and to be at their service at any given hour.	<p>Service Benefit</p> <ul style="list-style-type: none"> - Dedicated Relationship Officer <p>Credit Benefits</p> <ul style="list-style-type: none"> - Business Advances with Attractive Credit Facility Packages* Subject to standard credit evaluation and approved credit & product policies of the bank 	<ul style="list-style-type: none"> - No Service Charges applied - Banks usual fees & charges will apply subject to exceptions described under 'Benefits' in the proceeding column 	- Same	<ul style="list-style-type: none"> - Maintain an average credit balance over LKR 5 Mn per month in a current account or - Maintain an average balance of over LKR 15Mn per month in a savings account or - Maintain a debit average balance of over LKR 20Mn

	<p>Payment Acceptance</p> <ul style="list-style-type: none"> - Payment Acceptance Facility through FriMi, American Express Internet Payment Gateway (IPG) & POS - Special discounted rates for IPG <p>Digital Banking Concessions</p> <ul style="list-style-type: none"> - Joining Fee 100% Waived Off on NDE - 1st Year Free Internet Banking / Mobile Banking / FriMi (These services will only be available for BB individual customers with individual accounts) - 1st Year Free SMS Alerts Facility <p>Transactional Concessions</p> <ul style="list-style-type: none"> - Cash Collection Service 			<p>in working capital facilities per month. (For debit balances Over Draft, Import Financing Loans, Short Term Loans, Packing Credit shall be considered. Long-term loans with tenor over 12 months will be excluded) or</p> <ul style="list-style-type: none"> - Maintain import and / or export quarterly volume of LKR 65Mn
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	<ul style="list-style-type: none">- Waiver of Cheque Deposit Return Commission- Free Unlimited Branded Cheque Books- Free Unlimited Drafts / Standing Orders- Waiver of Service Charges - Minimum Balance & Transactional <p>Trade Concessions (Due to the current situation in the country, below concessions will not be applied to any customer until further notice)</p> <ul style="list-style-type: none">- Import Documentary Collection Bills against Acceptance (DA) - Commission at 0.30%- Import Letter of Credit, Documentary Collection Bills against Payments (DP) - Commission at 0.175%			
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	<ul style="list-style-type: none"> - 10% Discount on TT & OTT Payments (Applying the discounted rate of 0.15% in Commission) <p>Privileges for Key Business Personal</p> <ul style="list-style-type: none"> - Preferential rates on deposit (including Foreign Currency FD & Special Savings), loan (Personal / Home) & leasing products - AMEX Explorer or Amex Platinum or MasterCard World personal credit card to be offered for eligible limits over LKR 250K with joining fee waiver provide MOB over 3 months - Subject to credit evaluation *Fee waivers will not be provided for Explorer - Preferential rates for Corporate Cards, Fuel Cards, Petty Cash Card & ABS based on spend 			
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	<p>volume</p> <ul style="list-style-type: none"> - Airport Lounge Access - Priority Pass will be offered with MasterCard World or Amex Platinum / Explorer credit cards. Customers will be charged for the utilization. 			
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Nations Trust Bank PLC is among the top 15 business establishments in Sri Lanka as ranked by Business Today. Stemming from its vision of “helping people and businesses by providing financial services and information to achieve their goals and aspirations in a sustainable way”, the Bank serves a diverse range of customers across consumer, commercial and corporate segments, with an enviable portfolio of banking and financial products and services. Strongly focused on digital empowerment through cutting-edge digital banking technologies, the Bank is a pioneer in many innovative customer centric banking solutions such as extended banking hours, 365-day banking and FriMi – Sri Lanka’s first digital banking experience. Delivering premium value, service and connecting its Cardmembers to rewarding experiences and opportunities. Nations Trust Bank PLC is an issuer and sole acquirer of American Express Cards in Sri Lanka. The Bank operates 96 branches across the country and has an ATM network covering 127 locations and 48 Cash Deposit & Withdrawal Machines, plus more than 3,700 ATMs on the Lanka Pay Network.

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