

KEY FACT DOCUMENT - BUSINESS FOREIGN CURRENCY ACCOUNT (BFCA)

This Key Fact Document [KFD] is released and intends to assist you in choosing the correct banking products/services that are required and are appropriate for you.

This KFD gives you an outline of different types of Foreign Currency Account and Sri Lankan Rupee Accounts together with the account related special packages and documentation requirements are available at Nations Trust Bank for personal banking purposes.

However, please note that the facts stated in this KFD below may require revision, time to time, according to legal and regulatory changes, and the changes in policies and procedures of the Bank. Any revisions to the KFD in connection with changes to such policies and procedures of the Bank will be subsequently updated to the KFD by the Bank.

If you wish to know further information, please contact our 24-hour CallCentre:011 4 711 411

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 the complaints resolution officer, Nations Trust Bank PLC, Millenium House, 46/58, Nawam Mawatha, Colombo 02 or contact us by telephone:[+94(0)11 4711411]/e- mail [customerservice@nationstrust.com] and we will respond to you on the same.

Description of the Account	Benefits to customers	Types of Fees and other bank charges	Procedures to be Followed to open the account	Major terms and conditions
<i>a) Type of Accounts</i>				
Business Foreign Currency Account (BFCA)	<ul style="list-style-type: none"> • Account Security & Regulation: Secure and regulated account for managing foreign currency loan proceeds. • International Transaction Capability: Enables international business transactions through FCY-denominated operations (USD, EUR, GBP, etc.) • Flexible Funding Sources: Provides flexible funding sources for operations and loan repayment (loan proceeds, BFCA/OBU transfers, inward remittances). 	<p>Standard Tariff shall apply.</p> <p>Please refer to the Banks' website</p> <p>https://nationshub.nations.int/media/attachments/2026/03/13/english.pdf</p>	<p>The required documents will vary as per eligibility.</p> <p>Therefore, it is advised to contact the nearest branch to you.</p>	<p>Eligible Persons:</p> <ul style="list-style-type: none"> • Individual's resident in Sri Lanka • Sole proprietorships & partnerships with majority resident partners • Companies incorporated in Sri Lanka • Overseas companies registered under Companies Act No. 7 of 2007 • State institutions with ministry recommendation
	<ul style="list-style-type: none"> • Financial Flexibility: Supports a wide range of domestic and international financial needs through permitted debits (outward remittances, loan repayments, local disbursements). • Credit Enhancement: Enhances borrower creditworthiness by allowing BG/SBLC-backed loan facilities. • Risk Protection: Offers protection to the bank using a recovery clause allowing loan recovery in LKR as a last resort. • Compliance Assurance: Ensures compliance and audit readiness with mandatory 			<ul style="list-style-type: none"> • Administrators/executors of estates (temporary) • Receivers or liquidators (temporary) • Not Eligible: NGOs <p>Account Opening & Maintaining:</p> <ul style="list-style-type: none"> • Savings, Current or Term Deposits in designated foreign currencies. • Must be funded only with eligible foreign currency; Rupees cannot be converted and credited. • Overdrafts only allowed under

	<p>documentation for opening and servicing the account.</p> <ul style="list-style-type: none"> • Regulation Alignment: Prevents misuse by restricting loan proceeds from being used for prohibited capital transactions outside Sri Lanka. 			<p>Directions No. 09 of 2021.</p> <ul style="list-style-type: none"> • Certain locally collected charges by shipping agents/GSAs cannot be credited. <p>Terms & Conditions:</p> <ul style="list-style-type: none"> • Product details and terms and conditions may be revised periodically in line with CBSL Directions. • We encourage you to visit or contact your nearest branch for the most current and accurate information.
				<ul style="list-style-type: none"> • For the applicable CBSL guidelines please refer - Directions No. 05 of 2021 under Foreign Exchange Act, No. 12 of 2017 dated 18th March 2021. • Permitted credits and debits may be revised periodically as per CBSL Directions. Hence, the below listed permissions are as per current direction. • Product information and terms and conditions are subject to change from time to time according to the CBSL Directions. <p>Permitted Credits:</p>

				<p>USD 5,000 for travel)</p> <ul style="list-style-type: none">• Payments for SLDB investments• Loan servicing and repayments• Insurance claims and reinsurance payments• Transfers for wages/earnings to Sri Lankans working abroad
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			<ul style="list-style-type: none"> • Insurance premia and related receipts (for regulated insurers). • Payments related to property sales to eligible foreign investors. • Remittances under FEA Section 8(3) • Interest earned on BFCA balances <p><i>Permitted Debits:</i></p> <ul style="list-style-type: none"> • Outward remittances for current and capital transactions • Local Rupee disbursements • Transfers to PFCA/BFCA/OBU of same holder • FX withdrawals up to permitted limits (e.g.,