



Dear Customer,

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 Regulated Accounts available at Nations Trust Bank for Personal Banking Clients (subject to the current directions issued under the Foreign Exchange Act by the Department of Foreign Exchange of Central Bank of Sri Lanka)

The facts stated in the KFD below may require revision according to legal and/or regulatory changes and any changes in the internal 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: 0114 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, 242, Union Place, Colombo 2** or contact us by telephone: [+94(0)11 4711411]/ e-mail [customerservice@nationstrust.com] and we will respond to you quickly.

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
<p>Personal Foreign Currency Accounts (PFCs) Following categories were re-designated as PFCs</p> <ul style="list-style-type: none"> ➤ Non-Resident Foreign Currency (NRFC) Accounts ➤ Resident Foreign Currency (RFC) Accounts ➤ Resident Non-National Foreign Currency (RNNFC)-Accounts ➤ Non-Resident Non-National Foreign Currency (NRNNFC) Accounts 	<ul style="list-style-type: none"> • Ability to open joint accounts [Except for Non-Resident Non-Nationals] • Ability to maintain the account in the form of current/savings or a term deposit. • Ability to open accounts for minors. • Ability to open the account whether the residence status is permanent or temporary (NRNNFC) • Ability to maintain in any designated foreign currency • Digital Banking (Mobile/Online) Access with SMS alert service • Ability to avoid Foreign Exchange rate fluctuations in cross border payments • Ability to receive interest on savings a/c balances & Fixed deposits. 	<ul style="list-style-type: none"> • Account closing charge • Other Bank transfer charge • Debit card Charge • Minimum Balance maintenance charge • Any other charge applicable as per Bank Tariff Document 	<p>Digital onboarding at Branch end together with documentary proof as required by the Bank in respect of the Directions issued by the Central Bank Direction, as applicable.</p>	<ul style="list-style-type: none"> • Eligible Persons: <ul style="list-style-type: none"> ➤ Sri Lankan nationals/person with Sri Lankan origin including minors residing abroad ➤ Residents of Sri Lanka including minors ➤ Non-nationals who are in Sri Lanka either temporarily or permanently on resident visa including minors ➤ Non-National either on temporary visit to Sri Lanka or intending to visit Sri Lanka. • All Account debit & credit are subject to CBSL Department of Foreign Exchange Direction No 04 of 2021 and all amendments thereafter.

<p>Non Resident Rupee Account [NRRA]</p>	<ul style="list-style-type: none"> • Ability to maintain the account in the form of current (no overdraft facility)/savings or a term deposit • Ability to open as sole accounts [Joint a/c permitted only with another emigrant] • Digital Banking (Mobile/Online) Access subject to conditions as per CBSL Directions and with SMS alert service • Ability to receive interest on savings a/c balances & Fixed deposits. 	<ul style="list-style-type: none"> • Account closing charge • Other Bank transfer charge • Debit card Charge • Minimum Balance maintenance charge • Any other charge applicable as per Bank Tariff Document 	<p>The duly completed standard account opening applications shall be submitted to any branch of the bank with proof of emigrant status. PR Visa, Dual Citizenship, Foreign Address proof etc., and other documentary proof as required by the Bank in respect of the Directions issued by the Central Bank Sri Lanka, as applicable.</p>	<p>Eligible Persons</p> <ul style="list-style-type: none"> • An Emigrant resident in or outside Sri Lanka • A firm/Company established/incorporated outside Sri Lanka • All Account debit & credit are subject to CBSL Department of Foreign Exchange Direction No 18 of 2021.
<p>Business Foreign Currency Accounts (BFCs)</p>	<ul style="list-style-type: none"> • Ability to maintain the account in the form of current/savings or a term deposit. • Ability to maintain in any designated foreign currency • Ability to receive interest on savings a/c balances & Fixed deposits. • Nations Direct Enterprise (NDE) facility 	<ul style="list-style-type: none"> • Account closing charge • Other Bank transfer charge • Minimum Balance maintenance charge • Any other charge applicable as per Bank Business a/c Tariff Document 	<p>Duly completed standard Business account opening applications shall be submitted to any branch of the bank with proof of foreign Income along with other documents</p> <p>Other documentary proof as required by the Bank in respect of the Directions issued by the Central Bank Sri Lanka, as applicable.</p>	<p>Eligible Persons</p> <ul style="list-style-type: none"> • An individual resident in Sri Lanka • Sole proprietor/partnership registered in Sri Lanka • A Company incorporated in Sri Lanka • An overseas company registered under Company's act 7 of 2007 • A state institution with the recommendation of the secretary to the relevant line Ministry • All debit & credit transactions are subject to the CBSL Department of Foreign Exchange Direction No 05 of 2021, and in terms of

				Merchandise Exporters/Indirect exporters Rule No 1 & 2 of 2022 will be applicable.
Inward investment Account (IIA) Existing SIA/SFIDA re-designated as IIA	<ul style="list-style-type: none"> • Ability to maintain the account in the form of current/savings or a term deposit. • Ability to maintain in any designated foreign currency and Sri Lankan Rupees • Ability to open joint accounts [Subject to IIA Direction] • Digital Banking (Mobile/Online) Access subject to conditions and with SMS alert service • Ability to receive interest on savings a/c balances & Fixed deposits. 	<ul style="list-style-type: none"> • Account closing charge • Other Bank transfer charge • Debit card Charge • Any other charge applicable as per Bank Tariff Document 	Duly completed standard account opening application shall be submitted to any branch of the bank with proof of identity & address Verification. Other documentary proof as required by the Bank in respect of the Directions issued by the Central Bank Sri Lanka, as applicable.	Eligible Persons <ul style="list-style-type: none"> • A non-national, resident in or outside Sri Lanka • A Sri Lankan Dual Citizen resident in or outside Sri Lanka • A Sri Lankan with Permanent Residency or Citizenship of another country resident in or outside Sri Lanka • A Sri Lankan Citizen employed abroad resident outside Sri Lanka • Company/Partnership incorporated/registered outside Sri Lanka • Country/regional/mutual funds, Unit trusts & foreign institutional investors established outside Sri Lanka <ul style="list-style-type: none"> • All debit & credit transactions are subject to Department of Foreign Exchange of CBSL Direction No 15 of 2021. • An IIA file will be opened at the Account holding Branch and all investment related documents shall be held for monitoring purposes.

<p>Outward investment Account (OIA)</p>	<ul style="list-style-type: none"> • Ability to maintain the account in the form of current/savings. Term deposit can be opened with investment returns. • Ability to maintain in any designated foreign currency. • Ability to receive interest on savings a/c balances & Fixed deposits. 	<p>Charges applicable as per Bank Tariff Document</p>	<p>Duly completed standard account opening application shall be submitted to any branch of the bank together with additional documents and CBSL clearance as stipulated in the OIA Direction.</p>	<p>Eligible Persons</p> <ul style="list-style-type: none"> • Companies incorporated in Sri Lanka under the Companies Act excluding Companies limited by Guarantee • A partnership registered in Sri Lanka • Individual resident in Sri Lanka or/with a sole proprietorship registered in SL by such individual. • All debit & credit transactions are subjected to Department of Foreign Exchange of CBSL guideline No 14 of 2021.
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