

KEY FACT DOCUMENT- INWARD INVESTMENT ACCOUNT (IIA)

This Key Fact Document [KFD] is released and intends to assist you to choose 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>				
Inward Investment Account (IIA)	<ul style="list-style-type: none"> • Currency Flexibility: Ability to maintain the account in LKR or designated foreign currencies. • Multiple Account Types : Can be opened as Savings, Current (no OD/ Cheque), or Term Deposit accounts. • Joint Account Facility : Joint accounts allowed with eligible immediate family members. • Continuation of Existing Joint Accounts: Pre-existing joint IIAs with non-family members can continue until closure. • Broad Eligibility: Accessible to Non-nationals, dual citizens, Sri Lankans with 	<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"> • Non-nationals residing in or outside Sri Lanka. • Sri Lankan dual citizens. • Sri Lankans with PR or citizenship abroad. • Sri Lankans employed abroad (excluding emigrants). • Companies and partnerships incorporated outside Sri Lanka. • Foreign institutional investors, funds and unit trusts. • Administrators/executors of estates of deceased IIA holders. • Receivers/liquidators of companies that
	<p>PR/citizenship abroad, foreign companies, funds, and legal representatives.</p> <ul style="list-style-type: none"> • Capital Transaction Support: Permits investments in shares, real estate (legal permission required), debt securities, and loan recoveries. • Repatriation of Funds: Allows outward remittances of income and capital proceeds with required documentation. • Routing via Vostro Accounts: Permits routing of funds through Vostro accounts for eligible investors. • Loan-Linked Transactions: Enables loan disbursements and recoveries tied to eligible capital investments. • Property Investment Provisions: Includes special 			<p>maintained IIAs.</p> <p>Account Opening & Maintaining:</p> <ul style="list-style-type: none"> • IIAs may be Savings, Current (no overdraft/ cheque), or Term Deposit accounts. • Accounts may be held in foreign currency or LKR. • Normally held as sole accounts; joint accounts allowed with eligible immediate family members. • Existing joint accounts with non-family (pre-directions) may continue until closure. <p>Terms & Conditions:</p> <ul style="list-style-type: none"> • Product details and terms and conditions may be revised

	<p>rules for condominium proceeds and loan- based real estate investments.</p> <ul style="list-style-type: none"> • Usage for Returning Residents: Sri Lankans employed abroad may continue using IIAs after returning until investments are liquidated. • Interest Earnings: Interest on IIA balances is permitted and may be retained or repatriated. • Regulatory Transparency: Daily reporting to CBSL enhances oversight and compliance. • Document Retention Assurance: Mandatory retention of documents for at least six years ensures compliance and audit readiness. 			<p>periodically in line with CBSL Directions.</p> <ul style="list-style-type: none"> • We encourage you to visit or contact your nearest branch for the most current and accurate information. • For the applicable CBSL guidelines please refer - Directions No. 15 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
				<p>CBSL Directions.</p> <p>Permitted Credits:</p> <ul style="list-style-type: none"> • Foreign remittances. • Declared foreign currency brought into Sri Lanka. • Transfers from PFCA, BFCA, DFCA, DRA, ERIA, OBU accounts of the accountholder. • Income and capital proceeds from permitted capital transactions. • Sale proceeds of investments made

			<p>through the same IIA.</p> <ul style="list-style-type: none"> • Court-ordered receipts. • CDS/CSE claims. • Loan recoveries from ECB accounts. • Loan repayments from resident borrowers. • Income from properties purchased under Directions No. 11 of 2021. • Returned funds from non-materialized investments. • Migration allowance transfers. • Special Deposit Account (SDA) maturity proceeds. • Special credits for non-nationals (EPF/ETF/salary-funded investments and USD 30,000 allowance). • Credits for estates/companies
			<p>under liquidation.</p> <ul style="list-style-type: none"> • Interest earned. <p><i>Permitted Debits:</i></p> <ul style="list-style-type: none"> • Outward remittances to the accountholder. • LKR disbursements in Sri Lanka. • Transfers to PFCA, IIA, DFCA, DRA, OBU of same accountholder. • Payments for capital transactions (investee/seller's rupee account/Investee's FCY account/ Seller's IIA/ BFCA of property developer/ OBU account of exempt investee). • Loan proceeds transfers to LCB/LSB/Govt/SOE

				<p>loan accounts.</p> <ul style="list-style-type: none">• Transfers to borrower's OIA or ECB accounts.• Court-ordered settlement charges.• CDS/CSE claims payable.• Transactions by beneficiaries/estates.
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