

KEY FACT DOCUMENT- OUTWARD INVESTMENT ACCOUNT (OIA)

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>Type of Accounts</i>				
<p>Outward Investment Account (OIA)</p>	<ul style="list-style-type: none"> • Account Types: Can be opened as Savings, Current (no overdraft), or Term Deposit accounts in designated foreign currencies. • Joint Accounts: Permitted for individuals with their sole proprietorships. • Permitted Credits: Includes LKR converted to FX for investments, returns from overseas investments, loan proceeds, inherited investments, and interest income. • Permitted Debits: Includes remittances for investments, transfers to other foreign currency 	<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"> • Companies incorporated in Sri Lanka (except companies limited by guarantee). • Licensed Commercial Banks and Licensed Specialized Banks. • Regulated/licensed entities under CBSL, SEC, IRC SL. • Employees' Provident Fund and Approved Provident Funds. • Partnerships registered in Sri Lanka. • Individuals resident in Sri Lanka and sole proprietorships owned by such individuals. <p>Account Opening & Maintaining:</p> <ul style="list-style-type: none"> • OIAs may be Savings,

	<p>accounts, loan repayments, travel allowances, and disbursements in LKR.</p> <ul style="list-style-type: none"> • Conversion to NRRA: OIAs of emigrants must be converted to Non-Resident Rupee Accounts upon migration. • Documentation & Approvals: Requires affidavits, tax clearances, investment appraisals, and regulatory approvals. • Reporting: Daily reporting to CBSL and retention of records for at least six years post-closure. 			<p>Current (no overdraft/cheque), or Term Deposit accounts.</p> <ul style="list-style-type: none"> • Must be maintained in designated foreign currency. • Operated as sole accounts; joint accounts allowed only for individuals with sole proprietorships. • Existing LKR OIAs may continue until closure. <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. • For the applicable CBSL guidelines please refer - Directions No. 14 of 2021 under Foreign Exchange Act, No. 12 of 2017 dated 18th March 2021.
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				<p>materialized investments (within 3 months).</p> <ul style="list-style-type: none"> • Management fees, commissions, consultancy fees. • Interest earned. <p><i>Permitted Debits:</i></p> <ul style="list-style-type: none"> • Outward remittances for permitted outward investments. • Payments to seller's OIA/BFCA/PFCA/OBU. • Current transactions of account holder. • Transfer of investment income/capital back to related accounts. • Transfers to own OIAs. • Transfers to ECB accounts. • Transfers to heirs' OIAs under succession laws. • FCY withdrawals / travel card loading within limits. • LKR disbursements.
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