

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 different types Sri Lankan Rupee Accounts together with the account related special packages and also private Foreign Currency Accounts available at Nations Trust Bank for personal banking.

However please note that the facts stated in the KFD below may require 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: 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, 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 bankcharges	Procedures to be followed to open the account	Major terms and conditions
Current Accounts				
<p>Nations Business Current Account This is a non interest bearing account and is the bank's generic current account</p>	<p>Personalized Cheque Books Overdraft Facilities</p>	<p>Monthly Service Charge – This charge will be levied if the monthly average balance falls below Rs 25,000/-</p> <p>All current account related fees and charges published in the bank tariff document</p>	<p>Bank's standard account opening forms for Current accounts should be Completed and submitted to any Bank branch along with:</p> <p>Copy of the National Identity Card (NIC)/Valid Passport</p> <p>Documentary evidence is required for address verification of the resident address differs from NIC or passport</p> <p>Business registration form (if opened under business name)</p>	<p>Eligible Persons: Sri Lankan Nationals over 18yrs, holding a valid National Identity Card</p> <p>The minimum initial deposit shall be Rs.25,000 which needs to be maintained in the account to avoid service charges</p> <p>Service charges will be recovered by overdrawing current accounts</p> <p>Overline fees, minimum overdraft interest and other fees and charges applicable for current accounts</p>