

Dear Customer

Pursuant to a requirement under the Financial Consumer Protection Regulation 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 Business Banking [Retail and SME Banking Sector] products and services available at Nations Trust Bank.

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. Any revisions to the KFD in connection with changes to such policies and procedures of the Bank will be notified to you by 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 Complaint resolution officer, 242, Union Place, Colombo 02 or contact us by telephone: [+94(0)11 4711411]/ e-mail [customerservice@nationstrust.com] and we will respond to you quickly.

Description	Benefits to customers including incentive/promotions	Fees/Commission/Chargers/Interest Charged from customers	Procedures to be followed to obtain the product/service	Major Terms and Conditions
<p>Nations Business Investment Planner</p> <p>This product enables the Customers to set aside a fixed amount from their income every month and deposit into a special savings account to achieve a lump sum by an agreed future date.</p>	<p>Guaranteed interest rate throughout the target period.</p> <p>Refer published Interest rates on https://www.nationstrust.com/images/pdf/interest-rates.pdf</p>	<p>A charge will be levied on premature closure of accounts as liquidated damages.</p> <p>Termination of the Investment Plan in or prior to 2 years –Rate applicable to Nations Saver Interest rate</p> <p>Termination of the Investment Plan after 2 years –Rate applicable to Nations Saver Rate + 1%</p> <p>Other standard fees and charges specified in the tariff sheet https://www.nationstrust.com/fees-and-charges-en</p>	<p>[1] customer is required to open a Business Current Account if he has not already opened one and also a savings account [Nations Business Investment Planner Account].</p> <p>[2] Standing Instruction shall be given to the current account for the periodic transfer of the agreed installment to the savings account.</p>	<ul style="list-style-type: none"> • Only registered commercial enterprises can open this account. • An investment notice will be issued to the customer instead of a passbook • Government taxes will be applicable to the account. • Interest will be calculated on the daily available balance and credited to the account on monthly basis. • No withdrawals or partial withdrawals allowed from the savings account. • Pre mature account closures will be subject to a penal charge.

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- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations Business Investment Planner and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/images/pdf/general-business-conditions.pdf>
 - Types of Fees and other bank charges which may be subject to change from time to time shall be published on the official website of the Bank. <https://www.nationstrust.com/fees-and-charges-en>
 - The Bank is a member of the Sri Lanka Deposit Insurance Scheme (SLDIS) operated under the Central Bank of Sri Lanka (CBSL), which provides protection for deposits up to Rs. 1,100,000/- per depositor.
 - In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.