

**Nations Trust Bank
Motor Bike campaign 2018
Product Information Sheet**

Criteria	Approved & Non Approved Companies Employees , Professionals and other approved segments	Self employed and Other segments. (all clients who are not falls under Approved & non approved companies, Professionals, & other approved segments)
Product Details		
Rate	Minimum of 24% fixed for 3 years for brand-new and recondition (U/R) motor bikes and small ticket leases.	Minimum of 24% fixed for 3 years for brand-new and recondition (U/R) motor bikes and small ticket leases.
Assets	<ul style="list-style-type: none"> ➤ Any type of brand new motor bikes ➤ No requirement of valuation for Brand new units. ➤ Japanese & Indian reconditions bikes with a valuation from a listed valuer. ➤ Brand new electric bikes or new and existing clients ➤ Used (registered) bikes in Japanese & Indian origin with a valuation from a listed valuer – For new and existing clients. 	<ul style="list-style-type: none"> ➤ Any type of brand new motor bikes ➤ No requirement of valuation for Brand new units. ➤ Japanese & Indian reconditions bikes with a valuation from a listed valuer. ➤ Brand new electric bikes or new and existing clients ➤ Used (registered) bikes in Japanese & Indian origin with a valuation from a listed valuer – For new and existing clients.
Tenure	Maximum of 3 years (fixed tenure)	Maximum of 3 years (fixed tenure)
Maximum bulk payment as the last rental (Residual Payment)	15% of lease value	15% of lease value
Asset Exposure	For brand new units - Maximum of 70% of the invoice value (purchase price) – for recon units (U/R) 70% of the market value subject to LTV (CBSL) regulations	Maximum of 70% of force sale value or purchase price whichever is lower. For recon units (U/R) 70% of the market value subject to LTV (CBSL) regulations
Guarantors	Not required	Not required

Special Offer Valid until end December 2018..	<ul style="list-style-type: none"> ➤ Special insurance benefits - Asian Alliance Insurance No outside Insurance (other codes not allowed) – Must be routed under NIB - & No credit allowed. For brand new units & Re con units 100% Insurance cover. For brand new – Invoice & Recon Valuation will be the base paper for Insurance. 	<ul style="list-style-type: none"> ➤ Special insurance benefits - Asian Alliance Insurance No outside Insurance (other codes not allowed) – Must be routed under NIB - & No credit allowed. For brand new units & Re con units 100% Insurance cover. For brand new – Invoice & Recon Valuation will be the base paper for Insurance
Fees	<ul style="list-style-type: none"> ➤ 50% discount on the documentation charges, the discounted documentation charges would be LKR 2 ,000/- 	<ul style="list-style-type: none"> ➤ 50% discount on the documentation charges, the discounted documentation charges would be LKR 2,000/-
Repayment mode	<ul style="list-style-type: none"> • Salary remittance to NTB account or Standing Instruction to NTB account. • SI from NTB account to leasing collection account. • Standing instructions will be given to savings account or CA and it's not mandatory. • Direct payments to NTB. • Insurance to be paid up-front by the customer and no credit will be allowed. 	<ul style="list-style-type: none"> • SI from NTB account to leasing collection account. • Standing instructions will be given to savings account or CA and it's not mandatory. • Insurance to be paid up-front by the customer and no credit will be allowed. • Direct payments to NTB.
Documents required for the lease Applicant & Joint application.	<ul style="list-style-type: none"> ➤ Single application can be accommodated for existing clients of the bank. ➤ For new clients either joint client or a PG is mandatory. Exceptions can be considered at Zone heads delegated authority (case by case basis) <ul style="list-style-type: none"> • NIC or DL or Pass Port • Invoice • Valuation (as mentioned above). • Billing Proof(KYC / address verification) • Salary Slips or bank Statements or Saving account 	<ul style="list-style-type: none"> ➤ Single application can be accommodated for existing clients of the bank. ➤ For new clients either joint client or a PG is mandatory. Exceptions can be considered at Zone heads delegated authority (case by case basis) <ul style="list-style-type: none"> • NIC or DL or Pass Port • Invoice • Valuation (as mentioned above). • Billing Proof(KYC / address verification) • Salary Slips or bank Statements or Saving account

Customer Profile		
Nationality	Sri Lankan	Sri Lankan
Age	18-55	18-55
Employment status	<ul style="list-style-type: none"> • Permanent Employment • If not permanent in current employment the following criteria has to be met : Has been in continuous employment for the last 2 years. 	<ul style="list-style-type: none"> • Income proof justification with proofs
Salary	Minimum Gross Salary of 25,000/-(other income justifications considered)	N/A
Other Income	Any other justifiable (with proofs) income to calculate the DSCR is considered	Any other justifiable (with proofs) income to calculate the DSCR is considered
CRIB	Arrears less than 90 Days in the last 12 months	Arrears less than 90 Days in the last 12 months