

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 bank charges	Procedures to be followed to open the account	Major terms and conditions
c) Children's Accounts				
<p>Nations Kidz Savings Account This account can be opened by a parent or a legal guardian on behalf of a child below 18 years.</p>	<ul style="list-style-type: none"> • Preferential interest rate, • Balance based gifts 	Account closing charge	<p>Duly filled Kidz savings account opening form should be completed and submitted to any Branch of the Bank together with.;</p> <ul style="list-style-type: none"> • The original birth certificate of the child for viewing. • Copy of the National Identity Card (NIC)/ valid Passport of the Parent/Guardian. • Documentary evidence is required for address verification if the resident address differs from NIC or passport. 	<ul style="list-style-type: none"> • Parents/Guardians of the kids who are Sri Lankan Nationals under 18 years of age can open the account on behalf of the child. • Withdrawals will be permitted only for critical requirements i.e. education and medical, based on valid documentation and .at the sole discretion of the bank. • Upon reaching 18yrs of age, the minor is entitled to either release the funds or to convert the account into any other adult account as appropriate.