

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 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. 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](http://www.nationstrust.com) or 24-hour Call Centre: 011 4711411.

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)114711411] /e-mail[[customerservice@nationstrust.com](mailto: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
<b>a) Children's Accounts</b>				
<b>Nations Kidz Savings Account</b> This account can be opened by a parent or a legal guardian on behalf of a child below 18 years.	<ul style="list-style-type: none"> <li>• Preferential interest rate, balance-based gifts</li> <li>• Private Banking &amp; Inner Circle Junior Membership</li> <li>• Refer published Interest rates on <a href="https://www.nationstrust.com/images/pdf/interest-rates.pdf">https://www.nationstrust.com/images/pdf/interest-rates.pdf</a></li> </ul>	<ul style="list-style-type: none"> <li>• Account closing charge</li> <li>• Other standard fees and charges specified in the tariff sheet</li> <li>• Other standard fees and charges specified in the tariff sheet <a href="https://www.nationstrust.com/fees-and-charges-en">https://www.nationstrust.com/fees-and-charges-en</a></li> </ul>	Duly filled Kidz savings account opening form should be completed and submitted to any Branch of the Bank together with.; <ul style="list-style-type: none"> <li>• The original birth certificate of the child for viewing.</li> <li>• Copy of the National Identity Card (NIC)/ valid Passport of the Parent/Guardian.</li> <li>• Documentary evidence is required for address verification if the resident address differs from NIC or passport.</li> </ul>	<ul style="list-style-type: none"> <li>• Parents/Guardians of the kids who are Sri Lankan Nationals under 18 years of age can open the account on behalf of the child.</li> <li>• 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.</li> <li>• 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.</li> </ul>

- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations Kidz 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.