

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
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Term Deposits				
<p>Nations RISE Deposit USD</p>	<p>1st year Interest rate fixed at 5% p.a.</p> <p>2nd year interest rate reviewed based on LIBOR+3.75%* p.a</p> <p><i>(*If the LIBOR is discontinued during the period, an alternate benchmark rate will be communicated to customers)</i></p> <p>Ability to benefit from market interest rate fluctuations</p> <p>Ability to borrow against the deposit up to 90% as a loan or an overdraft</p>	<p>No bank charges for maintaining a Fixed Deposit</p> <p>Standard chargers apply for any additional services obtained as per bank tariff published in the corporate website</p>	<p>The Bank's standard account opening forms for Term deposits should be completed and submitted to any branch of the Bank. Together with;</p> <ul style="list-style-type: none"> • Copy of the National Identity Card (NIC)/ valid Passport • Documentary evidence is required for address verification if the resident address differs from NIC or passport. • Any additional documents required by the regulator to open regulatory foreign currency deposits 	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • PFC RFC Category – An individual who is a Sri Lankan National - Individuals with Sri Lankan origin residing in Sri Lanka • PFC NRFC Category - An individual of Sri Lankan origin who is a resident outside Sri Lanka • BFC (FEEA EFC) Direct exporter category <p>Resident individuals</p> <p>Sole proprietorship or partnership registered in Sri Lanka</p> <p>A company incorporated in Sri Lanka</p> <p>A company incorporated outside Sri Lanka which is registered as an overseas company under the Companies Act No. 7 of 2007.</p> <p>A State Institution with the recommendation of the Secretary to the relevant line Ministry or appropriate Authority.</p> <p><i>*NGOs are not permitted to open</i></p>
2			<p>Nations Trust Bank PLC PQ118, 242 Union Place Colombo 2.</p>	

				<p>Penalty Interest application for premature withdrawals:</p> <ul style="list-style-type: none"> • Tenures below 1 year, last completed tenure rate minus 1.5% • Tenures above 1 year, 5% (1 year fixed rate) minus 1.5% <p>No preferential interest rates offered based on client segment</p> <ul style="list-style-type: none"> • On maturity of the Fixed Deposit, the capital and interest will be transferred to an account designated in writing by the customer (subject to foreign exchange regulations).
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