

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 of 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 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] 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
a) Nations Prabuddha Senior Citizen Savings Account				
<p>This is an interest-bearing account specially designed for individuals above 60 years of age with preferential rate of interest.</p>	<ul style="list-style-type: none"> • Loan facility up to a maximum of 15 times of the monthly pension transferred to the account • Overdraft facility based on account balance • Credit Card facility • Nations MasterCard shopping Debit Card • No charges for over-the-counter withdrawals • Bank at your doorstep service • Refer published Interest rates on https://www.nationstrust.com/images/pdf/interest-rates.pdf 	<ul style="list-style-type: none"> • A fee of Rs.250/- will be charged monthly if the minimum monthly average balance in the account falls below LKR 5,000/-. • Account closing charge • Standard tariff applies for all banking facilities • Other standard fees and charges specified in the tariff sheet https://www.nationstrust.com/fees-and-charges-en 	<p>Bank's standard account opening forms for Savings should be completed and submitted to any Branch of the Bank together with;</p> <ul style="list-style-type: none"> • A copy of the National Identity Card (NIC)/ valid Passport. • Documentary evidence is required for address verification if the resident address differs to NIC or passport. 	<ul style="list-style-type: none"> • Eligible Persons: • Sri Lankan Nationals over 60 years, holding a National Identity Card/Valid passport residing in Sri Lanka • Non-Nationals over 60 years holding valid Resident Visa • Balances maintained in the Senior citizen proposition will not be entitled for special segment benefits such as Private Banking/Inner Circle unless the customer maintains the required minimum threshold in a separate product

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
a) Nations Prabuddha Senior Citizen Fixed Deposit				
This is a local currency Fixed deposit product offering monthly or maturity interest	<ul style="list-style-type: none"> • Waiver on when uplifting FDs for critical medical emergencies backed by proof • Refer published Interest rates on https://www.nationstrust.com/images/pdf/interest-rates.pdf 	<ul style="list-style-type: none"> • Standard tariff applies for all banking facilities • Other standard fees and charges specified in the tariff sheet https://www.nationstrust.com/fees-and-charges-en 	<p>Bank's standard account opening forms for Savings should be completed and submitted to any Branch of the Bank together with;</p> <ul style="list-style-type: none"> • A copy of the National Identity Card (NIC)/ valid Passport. • Documentary evidence is required for address verification if the resident address differs to NIC or passport. 	<ul style="list-style-type: none"> • Eligible Persons: <p>Sri Lankan Nationals over 60 years, holding a National Identity Card/Valid passport residing in Sri Lanka</p> <p>Non-Nationals over 60 years holding valid Resident Visa</p> <p>Balances maintained in the Senior citizen proposition will not be entitled for special segment benefits such as Private Banking/Inner Circle unless the customer maintains the required minimum threshold in a separate product</p>

- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations Prabudhdha Savings and Term Deposits 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.