

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
Term Deposits				
Nations Fixed Deposits	<p>Interest rates based on the tenor starting from 1 month to 60 months. Interest will be paid at maturity, monthly or annually as per the choice of the customer.</p> <p>Option to open a fixed deposit depending on the number of days required within 30days to 365 days</p> <p>Ability to obtain overdraft and loan facilities up to 90% of the Fixed Deposit value.</p> <p>Refer published Interest rates on https://www.nationstrust.com/deposit-rates</p>	No bank charges for maintaining a Fixed Deposit	<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. 	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. • Minimum initial deposit shall be Rs 50,000 • If liquidated before 90 days from the placement (including the date of placement and excluding the date of liquidation), no interest will be paid. • If the fixed deposit is redeemed before maturity the interest payable will be calculated at a lesser rate than agreed and at the discretion of the bank. • If a request is made to redeem a fixed deposit before maturity and the interest has been paid to the customer on a monthly basis until such request, premature withdrawal charges will be deducted from the initial deposit amount.

<p>Call Deposits</p>	<p>Interest is calculated for minimum 7 days and paid at maturity.</p> <p>Refer published Interest rates on https://www.nationstrust.com/deposit-rates.</p>	<p>No bank charges for maintaining a Call deposit</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 to NIC or passport. 	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. • Minimum deposit shall be Rs.100,000 • Minimum deposit term shall be 7 days. • If the deposit is withdrawn before the minimum term of 7days, no interest will be paid.
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<p>Certificate of Deposits</p>	<p>Interest will be paid up front.</p> <p>Ex: To obtain a maturity value of Rs. Two million on the Certificate of Deposit after a period of one year at the rate of Rs. 12% per annum the customer is required to deposit only Rs. 1.8 million.</p> <p>The difference between Rs1.8 and Rs 2 Mn is the interest payable at maturity</p> <p>Refer published Interest rates on https://www.nationstrust.com/deposit-rates</p>	<p>No bank charges for obtaining a certificate of deposit</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. • Nomination form 	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. <p>Other conditions ;</p> <ul style="list-style-type: none"> • Minimum deposit shall be Rs 100,000. • No interest accrues on this certificate after the date of maturity. • Minimum Term of the deposit shall be six [6] months and the maximum shall be 60 months. • WHT to be collected at the time of placing the Deposit. • CD is not a bearer instrument nor can it be transferred by an endorsement. • CD cannot be auto renewed upon its maturity hence the available options are ; <p>Convert the deposit in to a fixed deposit Transfer the funds into any other banking account Receive the proceeds through a pay order</p> <p>Renew the proceeds in 10k multiples and the balance to credit the customer account /other bank account / mail the cheque to customers address.</p>
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- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations Fixed 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.