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.

Nations Trust Bank PLC PQ118, 242 Union Place Colombo 2.

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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				
This is an interest bearing account specially designed for individuals above 60 years of age with preferential rate of interest.	• Higher interest rate of 6% p.a. (AER 6.168%) for balance above Rs.5,000 • 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	• A fee of Rs.50/- will be charged monthly if the minimum monthly average balance in the account falls below LKR1, 000/- . • Account closing charge • Standard tariff apply for all banking facilities	Bank's standard account opening forms for Savings should be completed and submitted to any Branch of the Bank together with; • 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.	• 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

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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	• Tenures available for 12, 24 months, 36 months, 48 months, 60 months • Waiver on when uplifting FDs for critical medical emergencies backed by proof	• Standard tariff apply for all banking facilities	Bank's standard account opening forms for Savings should be completed and submitted to any Branch of the Bank together with; • 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.	• **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

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