

Nations Trust Bank On Site Leasing - Product Information Sheet	
Criteria	Product Details
Tenure	Maximum of 5 years (fixed tenure)
Maximum Residual	10% - 30% bulk payment as the last rental on the lease value
Guarantors	No guarantors required
Turnaround time	Conditional purchase order to supplier – On-Site Confirmation notification email/SMS to customer – On-Site
Assets	<ul style="list-style-type: none"> • Any type of brand new Cars, Vans, SUV, Double Cab • Reconditions Cars, Vans, SUV, Double Cab with a valuation from a NTB listed valuer • Brand new electric Cars, Vans, SUV, Double Cab
Asset exposure	Brand new / Reconditioned / Registered within 1 year Maximum of 50% of force sale value or purchase price whichever is lower
CRIB	Arrears less than 90 Days in the last 12 months or as per the Bank Credit Policy
DSR	Within 60% of the net income
Account opening	Not mandatory
Authorized Dealers	Selected set of car sales will be eligible for the promotion
SLB / Capital Enhancement	Will not be allowed under this product
Documents required for the lease	<ul style="list-style-type: none"> • Completed lease application form • NIC or Passport or Driving License copy • For Reconditioned or Registered within 1 year vehicles - Valuation from an NTB approved panel valuer / For brand new vehicles imported or purchased from the authorized agent – Only the invoice • Salary confirmation letter or recent salary slip within the last three months • 3 month original bank statements • Billing proof
Conditional Purchase Order	This will be issued once the leasing facility gets approved and subsequently the customer needs to pay the down payment, charges and Insurance in order to proceed with the registration
Customer Profile	
Nationality	Sri Lankan
Age	18-60
Eligibility	Salaried Employees / Professionals / Businessmen / Entrepreneurs
Income	LKR 75,000 and above

General terms and Conditions - Nations Trust Bank PLC shall at all times have absolute right and discretion to refuse approval to grant lease facilities without assigning any reason therefore. Nations Trust Bank PLC reserves the right to revise the applicable rate of interest without prior notice. This promotion can be withdrawn, cancelled or terminated by Nations Trust Bank PLC at any time.