

Dear Valued 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 Professional Lease product available at Nations Trust Bank.

However please note that the facts stated in the KFD below is subject to 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: +94(0)114 682 555.

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 customerservice@nationstrust.com or contact us by telephone: [+94(0)114 711 411] and we will respond to you quickly.

Criteria	Salary 100K & Above (Salary not Remitting to NTB)	Salary 100K < 500K Salary Remitting to NTB (Inner Circle)	Salary 500K & Above Salary Remitting to NTB (Private Banking)
Nations Professional Lease is a product that is designed to offer best in class vehicle financing solutions for salaried employees and professionals.			
Rate	22%	22%	22%
Asset Class	Registered and unregistered - Cars, Vans, SUV, Double Cab	Registered and unregistered - Cars, Vans, SUV, Double Cab	Registered and unregistered - Cars, Vans, SUV, Double Cab
Documentation	No discount	10% Discount	20% Discount
Residual	Up to 30% as the last rental	Up to 40% as the last rental	Up to 50% as the last rental
Guarantors	Not required	Not required	Not required
Insurance Offer	No discounts	Special insurance package	Special insurance package
Eligibility	Salaried Employees or Professionals	Salary account or deposit portfolio as per IC eligibility requirements	Salary account or deposit portfolio as per PB eligibility requirements
Repayment Mode	SI from CASA to the leasing agreement	SI from CASA to the leasing agreement	SI from CASA to the leasing agreement
DSR	Within 60% of the net income	Within 60% of the net income	Within 60% of the net income
Documents Required	<p>Completed lease application form Identification proof</p> <p>For Reconditioned or Registered vehicles - Valuation from an NTB approved panel valuer</p> <p>For brand new vehicles imported or purchased from the authorized agent – Only the invoice</p> <p>Income proof Address proof</p> <p>For professionals –Membership card of the Professional Body</p>	<p>Completed lease application form Identification proof</p> <p>For Reconditioned or Registered vehicles - Valuation from an NTB approved panel valuer</p> <p>For brand new vehicles imported or purchased from the authorized agent – Only the invoice</p> <p>Income proof Address proof</p>	<p>Completed lease application form Identification proof</p> <p>For Reconditioned or Registered vehicles - Valuation from an NTB approved panel valuer</p> <p>For brand new vehicles imported or purchased from the authorized agent – Only the invoice</p> <p>Income proof Address proof</p>

		For professionals – Membership card of the Professional Body Salary assignment letter from new to bank mass affluent customers Other relevant documents for IC membership	For professionals –Membership card of the Professional Body Salary assignment letter from new to bank affluent customers Other relevant documents for PB membership
Processing Time (TAT)	Within 2 working days *Subject to submission of all required documents	Within 2 working days *Subject to submission of all required documents	Within 1 working day (Total exposure 10 Mn below) Within 2 working days (Total exposure 10 Mn) *Subject to submission of all required documents
Tenure	Maximum of 5 years (Fixed tenure)	Maximum of 7 years (Fixed tenure)	Maximum of 7 years (Fixed tenure)
Premature Settlements	<ul style="list-style-type: none"> 0 - 36 months – 5% on capital outstanding >37 months – 2% on capital outstanding 	<ul style="list-style-type: none"> 0 - 60 months – 5% on capital outstanding 61 months > – 2% on capital outstanding 	<ul style="list-style-type: none"> 0 - 60 months – 5% on capital outstanding 61 months> – 2% on capital outstanding
CRIB	Arrears less than 90 Days in the last 12 months	Arrears less than 90 Days in the last 12 months	Arrears less than 90 Days in the last 12 months
Exposure	As per CBSL guideline on LTV ratio	As per CBSL guideline on LTV ratio	As per CBSL guideline on LTV ratio
Other Benefits	Pre-approved Amex or Master Credit Card	Pre-approved Amex or Master Credit Card	Pre-approved Amex or Master Credit Card
Mandatory requirements	<p>If a customer does not have an account with the Bank, a FriMi Account should be opened</p> <ul style="list-style-type: none"> - A Standing instruction to be set from this account to settle this lease rental. 	<ul style="list-style-type: none"> - It is mandatory that the salary be remitted to the Bank - A Standing instruction to be set from this account to settle this lease rental. - If a customer does not have an account with the Bank, a Savings Account should be opened - If any customer is downgraded from IC 	<ul style="list-style-type: none"> - It is mandatory that the salary be remitted to the Bank - A Standing instruction to be set from this account to settle this lease rental. - If a customer does not have an account with the Bank, a Savings Account should be opened - If any customer is downgraded from PB

		status after on boarding with Professional Lease, they will not be eligible for any rebates or early settlement benefit	status after on boarding with Professional Lease, they will not be eligible for any rebates or early settlement benefit
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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.

Nations Trust Bank PLC is among the top 15 business establishments in Sri Lanka as ranked by Business Today. Stemming from its vision of "helping people and businesses by providing financial services and information to achieve their goals and aspirations in a sustainable way", the Bank serves a diverse range of customers across consumer, commercial and corporate segments, with an enviable portfolio of banking and financial products and services. Strongly focused on digital empowerment through cutting-edge digital banking technologies, the Bank is a pioneer in many innovative customer centric banking solutions such as extended banking hours, 365-day banking and FriMi – Sri Lanka's first digital banking experience. Delivering premium value, service and connecting its Cardmembers to rewarding experiences and opportunities. Nations Trust Bank PLC is an issuer and sole acquirer of American Express Cards in Sri Lanka. The Bank operates 96 branches across the country and has an ATM network covering 127 locations and 48 Cash Deposit & Withdrawal Machines, plus more than 3,700 ATMs on the Lanka Pay Network.

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