



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.

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) Savings Accounts				
<p>Nations Statement Savings Account. This is an interest bearing account. The Bank issues quarterly statements to the customer by post or via electronic mail as opted by the customer.</p>	<ul style="list-style-type: none"> • Tiered Interest rates • Digital Banking facilities • Free e-statement facilities 	<ul style="list-style-type: none"> • A fee will be charged monthly if the minimum monthly average balance in the account falls below LKR1, 000/- . • Account closing charge • Other general fees and charges 	<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 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. • The minimum initial deposit shall be Rs.2,000 • Interest will accrue at rate decided by the bank from time to time. • Interest is calculated based on the daily available balance credited to the account at the month end.
<p>Nations Saver Passbook Savings Account. A passbook is provided wherein the debits, credits and balances will be updated as and when the book is submitted to the Bank.</p>	<ul style="list-style-type: none"> • Tiered Interest rates • Digital Banking facilities • Passbook 	<ul style="list-style-type: none"> • A fee will be charged monthly if the minimum monthly average balance in the account falls below LKR1, 000/- . • Passbook replacement fee • Account closing charge • Other general fees and charges 	<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"> • Copy of the National Identity Card (NIC)/ valid Passport. • Documentary evidence is required for address verification if the 	<ul style="list-style-type: none"> • Eligible Persons: Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. • The minimum initial deposit shall be Rs.10,000.

			resident address differs from NIC or passport	
<p>Nations Mega Saver Account</p> <p>This is a generic savings account that offers higher interest rates than the normal savings interest rates on high value deposits</p>	<ul style="list-style-type: none"> ● Tiered Interest rates 	<ul style="list-style-type: none"> ● No interest will be paid for balances Rs.500,000 ● Account closing charge. 	<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"> ● 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 	<ul style="list-style-type: none"> ● Eligible Persons: Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. ● The minimum initial deposit shall be Rs 03 Million.

<p>Nations Money Market Savings Account This account provides the regular savers with an opportunity to earn higher returns whilst enjoying the flexibility of a savings account</p>	<ul style="list-style-type: none"> • Interest is linked to Money market interest rate with a guaranteed minimum rate. 	<ul style="list-style-type: none"> • A fee will be charged monthly if the minimum monthly average balance in the account falls below LKR1, 000/- • Account closing charge 	<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"> • 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. • The minimum initial deposit shall be Rs.50,000. • The interest will be received only for the balances above Rs.50,000/-
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