

Dear Inner Circle Member,

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 appropriate for you.

This KFD gives you a broad outline of the “Inner Circle” proposition available at Nations Trust Bank for personal banking customers.

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 011 4626262 or e mail to innercircle@nationstrust.com.

In case you have any complaint relating to any of the benefits given below please forward to us a brief written statement containing the notice of the complaint to;

The Complaints Resolution Officer, Nations Trust Bank, No 242, Union Place, Colombo 2 or contact us by telephone on 114 626262 / email customerservice@nationstrust.com and we will respond to you quickly.

KEY FACTS ON INNER CRICLE PROPOSITION

Description of the Membership	Benefits to the customers	Types of Fees & Other bank charges	Procedures to be followed to open an account	Major Terms & Conditions
<ul style="list-style-type: none"> • Inner Circle membership. <p>This is a membership and a relationship banking proposition including investments, an array of other financial privileges and time saving solutions to the fingertips of the customer with a highest level of personalized service and attention.</p>	<ul style="list-style-type: none"> • Dedicated Relationship Ambassador for direct contact and personalized service at a specially allocated customer area • Salary Guard*- An insurance cover for 6 times your monthly salary up to a maximum of LKR 1,200,000 in the event of a sudden demise • Health cover** - Cover worth up to LKR 100,000 for 36 critical illnesses, Free 1st year medical checkup and 15% discount on a range of other checkups&Free medicine delivery within 20km of Colombo City • Preferential interest rates for deposits, loan and overdrafts • Three free withdrawals for a month from over 3500 Lanka Pay connected ATMs, Daily ATM withdrawal limit 	<ul style="list-style-type: none"> • No joining fees • No annual fees • No monthly fees • No documentation fees • Customers who do not remit the monthly salary as per the minimum salary requirement will be charged LKR 1,000 per month • Deposit portfolio/s not maintained as per the minimum balance required will be charged Rs. 1,000 per calendar month • Banks usual fees & charges will apply subject to exceptions described under "Benefits" in the preceding column 	<ul style="list-style-type: none"> • Current & Savings accounts are opened in the digital format "ALPHA" by digitally completing and adhering to the General Business Conditions and MIS form, address verification form, signature card, salary slip for NSS accounts from any location. • Fixed Deposits are opened with standard account opening mandate for existing customers as the CASA is already opened in the digital platform complying to all documentary requirements. • The employer should authorize the salary slip with the company rubberstamp • Valid NIC copy or Passport copy is required • Documentary evidence is required for address verification if the resident address differs from NIC or Passport • Utility bill/Bank statement/Tax assessment/letter from a public authority to verify the permanent address given in the mandate (Must be within the past 3 months) • If the applicant is not a contributor to theEPF /ETF fund he /She should be full time employed qualified professional (CIMA,ACCA,CIM,IESL,Architect,ICA,CFA , Medical Council doctor or any other similar qualification.) • Inner Circle Membership Acceptance Form is required 	<ul style="list-style-type: none"> • Sri Lankan nationals over 18 years, holding a valid NIC/Passport and resident/nonresident in Sri Lanka. • Non-nationals who have valid resident Visa <p>Eligibility Criteria</p> <ul style="list-style-type: none"> • A minimum net monthly salary remittance of LKR 200,000.00 to Nations Salary Saver (NSS) Account as a single credit (fixed allowances remitted within the same month will be considered with proof however, standing orders, cash deposits or manual transfers will not be considered.) <p>E-statement & Mobile Banking registration is compulsory</p> <p>Standing orders, cash deposits or manual transfers will not be considered.</p> <ul style="list-style-type: none"> • Maintain a Rs. 2 Mn or above in a Fixed Deposit and a minimum monthly average credit balance of Rs. 10,000 in a Savings Account or a Current Account. Or Maintain a total deposit relationship of Rs. 2 Mn in a Fixed Deposit/s, Current or Savings Accounts (In one account or as a combination) with a compulsory minimum monthly average credit balance of Rs 10,000 in a Savings Account. E-statement & Mobile Banking registration is compulsory

	<p>up to LKR 200,000.00 and daily POS limit of LKR 150,000.00</p> <ul style="list-style-type: none"> • Credit Card - American express Gold Credit Card and Platinum MasterCard Credit Card with no joining fee and 1st year annual fee waived • Personal & Auto Loans - 0.50% rate reduction from the published, 10% waiver on processing fee and the loan amount up to 15 times of the net salary • Debit card - Nations Shopping Debit Card with 1st year fee waiver and no joining fees • Digital Banking facilities - Internet and Mobile Banking facilities • Processing fee of LKR 50.00 for a SLIP transaction irrespective of the value of the transfer • Inward Remittances - 50% discount on standard commission • Inner Circle branded cheque books 			<ul style="list-style-type: none"> • Salary can be credited to the NSS account in following ways; Via a SLIP/account transfer by the employer Through a cheque deposit drawn in favor of the 'The Manager, NTB on account of [Name] Through a SI from other bank account within the next 30days) • If the salary is not getting credited to the NSS account consecutively for 3months the benefits of the NSS account will be excluded
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*Salary Guard & **Health Guard – Nations Salary Saver (NSS) account holders who remit at least LKR 100,000/- according to 2020 product revamp or the Nations Salary Saver (NSS) account holders who remit at least LKR 75,000/- or more monthly according to the 2018 product revamp, as a single credit to a NSS account are eligible for this insurance facility which is offered through Softlogic Insurance Pvt Ltd.