

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
<p>Special Accounts</p> <p>Nations Kidz Investment Plan This is a product designed for a customer to set aside a fixed amount of savings every month ("fixed monthly installment") on behalf of a child, to achieve a target amount at the end of an agreed period ranging from a minimum of 2 years and a maximum of 18 years ("target period").</p>	<p>Guaranteed interest rate throughout the target period. Free life insurance up to maximum of Rs2 Mn for the parent or legal guardian of the child for whose benefit this account is opened.</p>	<p>Pre mature account closure subject to a penal rate as follows;</p> <p>Termination of the Investment Plan in or prior to 2 years –Rate applicable to Nations Saver Highest Tier</p> <p>Termination of the Investment Plan after 2 years –Rate applicable to Nations Saver Highest Tier + 1%</p>	<p>Duly completed Nations Kidz Investment Plan account opening form together with;</p> <p>Copy of the child’s Birth Certificate Copy of the National Identity Card (NIC)/ valid Passport of the Parent/Legal Guardian.</p> <p>Documentary evidence is required for address verification if the resident address differs from NIC or passport.</p>	<p>Account should be opened by a parent or guardian on behalf of the child No minimum balance requirement. However, the fixed monthly installment must be remitted continuously so that the customer will be able to achieve the full target sum. In the event of the demise of the account holder, funds will be transferred to Kidz Savings Account under minor's name. The customer has the discretion to decide the target amount from the pre determined investment plan payment schedule given by the Bank but not the monthly installment. The targeted amount will be subject to government taxes if applicable</p> <p>In the event the customer is issued with an insurance cover under Nations Kidz Investment Plan and under Personal Investment Plan account the maximum amount of insurance receivable at the demise of the customer is Rs 2,000,000</p>