

Dear Customer,

Pursuant to a requirement under the Financial Consumer Protection Regulation 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 of 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. Any revisions to the KFD in connection with changes to such policies and procedures of the Bank will be notified to you by 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 4711 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 4711 411]/ 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
Special Accounts				
<p>Nations Personal Investment Plan–</p> <p>This is a product designed for a customer to set aside a fixed amount of savings every month ("fixed monthly installment") to achieve a target amount at the end of an agreed period ranging from a minimum of 1 year and a maximum of 10 years ("target period").</p>	<p>Guaranteed interest rate throughout the target period. Free life insurance up to maximum of Rs. 2 Mn per customer provided qualifying requirements are fulfilled.</p> <p>Refer published Interest rates on https://www.nationstrust.com/images/pdf/interest-rates.pdf</p>	<p>Premature account closure subject to a Penal rate as follows;</p> <p>Termination of the Investment Plan prior to 1 year–Rate applicable to Nations Saver Rate</p> <p>Termination of the Investment Plan in or prior to 2 year – Rate applicable to Nations Saver rate</p> <p>Termination of the Investment Plan after 2 year – Rate applicable to Nations Saver Rate +1%</p> <p>Other standard fees and charges specified in the tariff sheet https://www.nationstrust.com/fees-and-charges-en</p>	<p>Duly completed Nations Personal Investment Plan account opening form Copy of the National Identity Card (NIC)/ valid Passport.</p> <p>Documentary evidence is required for address verification if the resident address differs from NIC or passport.</p>	<p>Eligibility Criteria: Sri Lankan nationals over 18 years, holding a National Identity Card/valid passport and residing in Sri Lanka.</p> <p>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</p> <p>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</p> <p>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>

- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations Personal Investment Plan and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/images/pdf/general-business-conditions.pdf>
- Types of Fees and other bank charges which may be subject to change from time to time shall be published on the official website of the Bank.
- The Bank is a member of the Sri Lanka Deposit Insurance Scheme (SLDIS) operated under the Central Bank of Sri Lanka (CBSL), which provides protection for deposits up to Rs. 1,100,000/- per depositor.
- In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.