

Dear Private Banking 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 are appropriate for you.

This KFD gives you a broad outline of the Nations Trust Bank Private Banking proposition 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:

+94 (0)114 711 411

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 [e-mail: customerservice@nationstrust.com] or contact us by telephone:+94(0)114 711 411] 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>Private Banking Membership</p> <p>This is a relationship package that combines exclusive banking, investments and a host of other financial privileges with the highest level of personalized service and value as set out herein.</p>	<ul style="list-style-type: none"> • Estate Planning Services⁰¹ • Art Advisory Service⁰² • Access to Luxury Boats/Private Water Crafts (PWC) and memberships⁰³ • Travel Concierge Privileges⁰⁴ • Free Airport Lounge Access (Palm Strip Lounge)⁰⁵ • Wealth Partnering Service⁰⁶ • NTB Private Banking Junior Segment and Future Leaders 	<ul style="list-style-type: none"> • A service charge of Rs 2,500/- will be levied if the required portfolio balance is not maintained. • Minimum balance service charge will be levied if the required monthly average 	<ul style="list-style-type: none"> • Duly filled Private Banking Account opening form • Copy of the National Identity Card (NIC)/ valid Passport. • Documentary evidence is required for address 	<ul style="list-style-type: none"> • A minimum monthly average credit balance of LKR 10 million in any deposit account along with a monthly average balance of at least LKR 10,000 in a current or savings account, or • A total average balance of LKR 20 million in both deposits and loans along with a monthly average balance of at least LKR 10,000 in a current or savings account, or • Remit a net salary of LKR 500,000 per month to Nations Salary Saver savings or current account, or • Invest a minimum of LKR 25 million in Treasury Bills/ Treasury Bonds/ Repurchase Agreement (Repo) and to maintain an average

	<p>Program</p> <ul style="list-style-type: none"> • Philanthropic Management Account Service (PMAS) • Preferential interest rates for deposits and loan/Overdrafts (Secured) • Free branded Cheque Books • Use of ATM's of other selected banks in Sri Lanka free of charge for cash withdrawals and balance inquiries • Higher daily cash withdrawal limits • Special tariff on foreign currency issuance, purchases, pay order issuance/safety deposit lockers <p>Option of obtaining a</p>	<p>balance is not maintained for Rupee Current and Savings Accounts.</p> <ul style="list-style-type: none"> • Bank's usual fees and charges will apply subject to exceptions described under "Benefits" in the preceding column. 	<p>verification if the resident address differs from NIC or passport.</p> <ul style="list-style-type: none"> • Private Banking Membership Acceptance From 	<p>monthly balance of LKR 250,000 or more in a current or savings account in LKR/FCY, or</p> <ul style="list-style-type: none"> • Remit a salary/consultation income of LKR 500,000 per month to any current or savings account (Professional Segment - SLMC Doctors only), or • Remit a net salary of USD 2000 (equivalent in any permitted FCY by the bank) per month to any LKR/FCY savings or current account (Professional Segment - Resident Foreign Salary Income Earners only) <p>(excluding Private Banking Centre)⁰⁷</p> <p>The Bank shall review the relationship / downgrade if the Private Banking customer has not maintained the required minimum balance consecutively for 6 months and/or is in arrears of Credit Cards, Loans and Overdraft, Margin Trading and Leasing facility ('Credit facilities') payments for more than 120 days. Accordingly, the bank will discontinue the special benefits and withdraw/revoke any preferential</p>
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	pre approved Sri Lankan Airlines Platinum American Express® Card or an American Express Gold card			<p>treatment, privileges/concessions granted for credit facilities with a notification to the customer.</p> <ul style="list-style-type: none"> • Maintaining a Current account or a Savings Account is Mandatory.
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Applicable Terms

O1 – ‘Estate Planning’ service will be provided by an external Professional Legal Firm. The Bank will not be the provider of such services and the Bank shall merely be the facilitator introducing the customer to the professional Legal Firm/service Provider. Therefore, the customer shall acknowledge that the Bank shall not assume any responsibility or liability for the advice and assistance provided to customer under this service.

O2 – ‘Art Advisory Service’ will be offered by an external Art Advisory Firm. The Bank will not be the provider of such service and the Bank shall merely be the facilitator introducing the customer to the professional Art Advisory Firm/service Provider. Therefore, the Customer shall acknowledge that the Bank shall not assume any responsibility or liability for the advice and assistance provided to the customer under this service.

O3 – Access to Luxury Boats/Private Water Crafts (PWC) and memberships’ will be provided by an external company. The Bank will not be the supplier of the service/product. The Bank will merely act as the facilitator of the product/service and shall not accept any liability in relation thereto. Benefits offered under this feature will be reviewed annually.

O4 – ‘Travel Concierge Privileges’ will be provided by an external company. The Bank will not be the supplier of this service and the Bank will merely act as the facilitator introducing the customer to the product/service. Therefore, the Bank shall not accept any liability in relation thereto. Benefits offered under this feature will be reviewed annually.

O5 – NTB will not be the supplier of the services offered under ‘Free Airport Lounge Access (Palm Strip Lounge)’at the Bandaranaike International Airport, Colombo Sri Lanka. NTB will merely act as the facilitator who introduce the customer to the product/service and shall not accept any liability in relation thereto. Benefits offered under this feature will be reviewed annually.

06 – Under wealth partnering service offered by the Bank customers construct an investment portfolio based on the information provided by and guidance of a trained professional on how to prepare for present and future financial needs. The asset allocation of the whole portfolio as well as the selection of individual investments will be made at the sole discretion of the customer.

07 – In order to obtain the membership at the “Private Banking Centre” located at No 53, Horton Place, Colombo 07, Sri Lanka the account holder should maintain either one of the eligibility criteria

A minimum monthly average credit balance of LKR 25 million in any deposit account along with a monthly average balance of at least LKR 50,000 in a current or savings account, or

A total average balance of LKR 50 million in both deposits and loans along with a monthly average balance of at least LKR 50,000 in a current or savings account, or

Remit a net salary of LKR 1,000,000 per month to Nations Salary Saver savings or current account, or

Maintain a monthly average credit balance of LKR 250,000 or equivalent in any foreign currency in a Savings/Current account excluding investment planners and, Invest a minimum of LKR 50 million in Fixed Income Securities (Treasury Bills, Bonds or Repos) through Nations Trust Bank PLC.

Nations Trust Bank PLC is a licensed commercial bank in Sri Lanka supervised by the central bank of Sri Lanka. NTB is among the top 30 business establishments in Sri Lanka as ranked by Business Today Magazine, ably providing a host of financial products and services to a wide range of customers. Nations Trust is also the bank behind Sri Lanka’s first digital bank, FriMi. The bank operates 96 branches across the country, boasting an ATM network covering 135 locations and 46 Cash Deposit & Withdrawal Machines, plus more than 3,500 ATMs on the Lanka Pay Network and is the issuer and sole acquirer for American Express® Cards in Sri Lanka.

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