

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](http://www.nationstrust.com) or 24 hour Call Centre:

+94 (0)114 626 262

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 [customerservice@nationstrust.com](mailto:customerservice@nationstrust.com) or contact us by telephone: [+94(0)11 4711411] 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><b>Private Banking Membership</b> 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"> <li>• Estate Planning Services<sup>01</sup></li> <li>• Art Advisory Service<sup>02</sup></li> <li>• Access to Luxury Boats/Private Water Crafts (PWC) and memberships<sup>03</sup></li> <li>• Travel Concierge Privileges<sup>04</sup></li> <li>• Free Airport Lounge Access (Palm Strip Lounge)<sup>05</sup></li> <li>• Wealth Partnering Service<sup>06</sup></li> <li>• NTB Private Banking Junior Segment and Future Leaders Program</li> <li>• Philanthropic Management Account Service (PMAS)</li> <li>• Preferential interest rates for deposits and loan/Overdrafts (Secured)</li> <li>• Free branded Cheque Books</li> <li>• Use of ATM's of other selected banks in Sri Lanka free of charge for cash withdrawals and balance inquiries</li> <li>• Higher daily cash withdrawal limits</li> </ul>	<ul style="list-style-type: none"> <li>• A service charge of Rs 2,500/- will be levied if the required portfolio balance is not maintained.</li> <li>• Minimum balance service charge will be levied if the required monthly average balance is not maintained for Rupee Current and Savings Accounts.</li> <li>• Bank's usual fees and charges will apply subject to exceptions described under "Benefits" in the preceding column.</li> </ul>	<ul style="list-style-type: none"> <li>• Duly filled Private Banking Account opening form</li> <li>• Copy of the National Identity Card (NIC)/ valid Passport.</li> <li>• Documentary evidence is required for address verification if the resident address differs from NIC or passport.</li> <li>• Private Banking Membership Acceptance Form and other required documents as deemed by the bank</li> </ul>	<p>Maintain a <b>monthly average credit balance of LKR. 10,000/-</b> in Rupee Savings or Rupee Current account excluding investment planners.</p> <p><b>AND a,</b></p> <p>Total relationship of <b>LKR 20 Million</b> in both assets and Liabilities or Liability relationship of <b>LKR 10 Million</b> or Remit a Net monthly Salary of <b>LKR 500,000</b> to Nations Salary Saver, Savings or Current Account (<i>Salary criteria is Not applicable for Private Banking Global clients /Non-residents</i>)</p>

	<ul style="list-style-type: none"> <li>• Special tariff on foreign currency issuance, purchases, pay order issuance/safety deposit lockers</li> <li>• Option of obtaining a pre-approved Sri Lankan Airlines Platinum American Express® Card or an American Express Gold card</li> </ul> <p>Benefits available for Private Banking Global Clients</p> <ul style="list-style-type: none"> <li>• Global and Local Health Care Assistance<sup>07</sup></li> <li>• Chauffeur Driven and Self Driven Rent- A – Car Services<sup>08</sup></li> </ul>			<ul style="list-style-type: none"> <li>• If the portfolio balance falls below the eligibility criteria for a period of 6 months, all special concessions will be withdrawn at bank's discretion and the customer classification will be changed to Inner circle membership or regular/normal individual banking customer, as the case may be.</li> <li>• Maintaining a Current account or a Savings Account is Mandatory.</li> </ul>
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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.

03 - 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.

04 - '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.

05 - The Bank 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. The Bank 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 - 'Global and Local Health Care Assistance' will be provided by an external specialized organizations. 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.

08 - 'Chauffeur Driven and Self Driven Rent- A – Car Services' will be provided by an external specialized organizations. 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.

Nations Trust Bank PLC is a licensed commercial bank in Sri Lanka supervised by the central bank of Sri Lanka. Nations Trust Bank 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 Bank 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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