

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. 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.

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 amount	Benefit to Customers	Types of Fees and other bank charges	Procedures to follow to open the account	Major terms and conditions
<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.	Estate planning services	A service charge of Rs 2,500/- will be levied if the required portfolio balance is not maintained.	Duly filled Private Banking Account opening form	Maintain a monthly average credit balance of LKR. 10,000/- in Rupee Savings or Rupee Current account excluding investment planners.
	Art advisory service	A minimum balance service charge will be levied if the required monthly average balance is not maintained for Rupee Current and Savings Accounts.	Copy of the National Identity Card (NIC)/ valid Passport.	Total relationship of LKR 20Mn in both Assests and Liabilities

	Access to Private Boats Luxury Watercrafts (PWC) memberships	Bank's usual fees and charges will apply subject to exceptions described "Benefits" under the preceding column.	Documentary - evidence is required for address verifications if the resident address differs from NIC or Passports	Remit a net monthly salary of LKR,500,000 to Nations Salary Saver, Savings or Current Account (Salary criteria is not applicable for Private Banking Global Clients/nonresidents)
	Travel concierge privileges		Private Banking Membership Acceptance form and other required documents as deemed by the bank	
	Free airport lounge access (Palm Strip Lounge)			
	Wealth partnering services			
	NTB Private Banking Junior Segment and Future Leaders' programme			
	Philanthropic Management account service			
	Preferential interest rates for deposit and loan overdraft secured			
	Free banded cheque books			
	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			
	Option on obtaining pre-approved Sri Lankan Airlines platinum American Express card or an American Express Gold Card			

### Applicable Terms

01-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 the customer under this service.

02-'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 Watercrafts (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.

O5-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 to Benefits offered under this feature will be reviewed annually.

O6-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.

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. Lanka Pay Network and is the issuer and sole acquirer for American Express Cards in Sri Lanka.

- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Private Banking Proposition and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/terms-and-conditions-2>
- 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.
- In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.