

Terms and Conditions



A TIMELESS LEGACY

Nations Trust Bank  
**Private Banking**



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## Banking In Absolute Exclusivity

We are pleased to welcome you into the exclusive membership of **Nations Trust Bank Private Banking**, the solution provider for all your financial needs. Our knowledge and expertise in this field has enabled us to perfect our service to provide for your unique lifestyle and its financial requirements. Our experience will allow us to value all that is important to you, every aspect of your life which includes your loved ones, your profession, your passions, your home and most importantly your legacy are catered to with efficiency. In an ever-changing economy, we assist you in striking the ideal balance between your financial success and the lifestyle it richly deserves. Being mindful of these facets, we build our banking experience around you with Nations Trust Bank Private Banking membership; a financial solution dedicated to excellence, which is suitably equipped to satisfy the financial needs of your lifestyle.

Focusing on three pillars 'Wealth Creation, Lifestyle and Legacy', we provide an unparalleled array of products and services that cater to your specific everyday requirements. Each product and service offers numerous benefits while allowing you to focus on creating your 'Timeless Legacy'

**Congratulations on becoming a Private Banking Member!**

## 1. Wealth Creation

### 1.1 Relationship Management and Priority Service

Your dedicated Relationship Manager will act as an ambassador of the Bank and will attend to all your banking and financial needs. Your dedicated Private Banking Relationship Manager will be your single point of contact for all your banking requirements and will also provide you with timely information to better plan and secure your financial future. As a relationship builder, your Relationship Manager will be in touch with you on a regular basis to help you when you need it the most. To us, relationships are an investment in understanding our customers and we go the extra mile to serve you better. Your Relationship Manager may be located at your closest branch or at our exclusive Private Banking Centre.

Importantly, as our Private Banking member you will receive instant recognition as a priority customer of the bank and will be offered the special care and attention you deserve. Our main branches provide special counters and service areas dedicated to serving you exclusively.

## 1.2 Wealth Partnering Solutions<sup>1</sup> with Bespoke Financial Strategies

A diversified financial portfolio is easily achievable with our wealth partnering service. Your dedicated Relationship Manager will consult with you to identify your specific needs. Subsequently, they will offer the ideal financial solutions by utilizing the appropriate products and services by creating bespoke financial strategies that are tailor-made for you.

- Your Relationship Manager will provide a Risk Profile Questionnaire to understand your risk aptitude and propose suitable financial solutions
- Once you sign up for our dedicated 'Nations Wealth Partnering Service' your dedicated Treasury expert team will arrange exclusive meetings and discussions with a wide array of capital market specialists so that you are able to make the best decisions possible<sup>1</sup>
- You will be provided with timely valuation reports and advance notice of events such as maturities, rollovers and other key milestones to always keep you one-step ahead<sup>1</sup>
- All of your relationships with third-party service providers will be coordinated by your dedicated team and they will maintain regular communication with you about investment opportunities and emerging market trends so that you can always make informed, timely investment decisions<sup>1</sup>

<sup>1</sup>*Nations Wealth Partnering and the products and services offered through Nations Wealth Partnering will be subject to terms and conditions. Please contact your dedicated Relationship Manager for more details.*

## Exclusive preferential rates and fees for Nations Trust Bank Private Banking Members include the following<sup>2</sup> :

- » Preferential interest rates on fixed deposit<sup>2</sup>
- » Special tariffs and fee waivers<sup>2</sup>
- » Safety deposit lockers at concessionary rates<sup>2</sup>

<sup>2</sup>*Please refer Nations Trust Bank retail banking tariff guide for complete details ([www.nationstrust.com/fees-and-charges](http://www.nationstrust.com/fees-and-charges))*

## 1.3 Estate Planning Services

Estate planning involves planning for how an individual's assets will be preserved, managed, and distributed after death. It also takes into account, the management of an individual's properties and financial obligations in the event that she/he becomes incapacitated. Assets that could make up an individual's estate includes houses, cars, stocks, paintings, life insurance, pensions, and debt. Individuals have various reasons for planning an estate, such as preserving family wealth, providing for surviving spouse and children, funding children and/or grandchildren's education, or leaving their legacy behind to a charitable cause.

As such, to accomplish your life goals our external panel of experts in the field are geared to offer you the following services:

- Preparation and execution of a last will or codicil
- Preparation of the last will which creates a trust over the property of the testator
- Preparation of a deed of gift

***Note:** The Nations Trust Bank PLC will only introduce you to the specialised estate planning law firm and shall not be held responsible for advice or services rendered by the firm. Fees in relation to the legal services provided by such Law firm shall be payable to the Law firm.*

## 1.4 Art Advisory Services

With concerns about market volatility, high-net-worth clients may be seeking assets that offer unconventional ways to earn a profit, hedge against inflation or diversify their portfolios. Such clients may look into alternative assets. Out of which, 'Fine art' as an alternative investment can provide safety from market volatility. That is because prices in the art market do not usually correlate with the performance of the stock market or other. As such, at Nations Trust Private Banking, we have an 'Art Advisory Service' tailor-made to offer a myriad of services to enrich your passion. Because art is a love of the creative and a passion for most.

- Advice on acquisition and sales of all categories of Sri Lankan and South Asian Art
- Art collection assessment to determine retention of deaccession strategy
- Artwork authentication, appraisal, investigation of provenance and condition
- Client representation during private negotiations and auctions
- Arranging for site-specific commissioned artworks
- Framing service, including reframing to refresh a collection
- Archiving of collection, providing client with a coffee table book of their collection including information and provenance of works
- Transportation, delivery and installation of artworks (for work acquired

## Other Art Benefits

- Free delivery for purchases (within Colombo city limits)

**Note:** The Nations Trust Bank PLC will only introduce you to the specialised Art advisory firm and shall not be held responsible for any advice or services rendered by the firm. Also note that alternative investments such as Arts are highly illiquid assets, meaning as there is no centralised market place (i.e. stock exchange) you may not be able to dispose the asset over the counter.

## 1.5 Bank-At-Your-Doorstep (BAYD)<sup>3</sup>

As a Private Banking member, you can perform transactions by simply calling a dedicated hotline. We will deliver a full range of services at your convenience to you at home, office or any other place of your choice. Simply call 011 4711 400 to obtain the following services from our Bank-At-Your-Doorstep service;

- Cash withdrawals or deposits
- Third-party cash delivery
- Cheque deposits (A/C payee)

- Pay your American Express® Card bill
- American Express Cash Advance

### Other details:

- Transactions will be performed within 1 hour (Business customers - 2 hours) of the request being made
- Transactions of up to LKR 500,000 can be performed in one visit
- Maximum number visits per month is 6
- Multiple transactions can be performed in one visit upto the maximum transactional value
- Service is available during branch operating hours inclusive of public and bank holidays
- Service is currently only available in Colombo & Suburbs as well as a 10km radius of Kandy, Peradeniya, Galle, Kurunegala, Ratnapura, and Wennappuwa Branches
- BAYD service will not be available on below mentioned dates;
- Weekends
- 04th February - Independence Day



- 14th April - Sinhala & Tamil New Year Day
- 01st May - May Day
  - Vesak Poya Day
  - The day following Vesak Poya
- 25th December - Christmas

<sup>3</sup>Please refer Nations Trust Bank website/tariff for latest updates on Banking-At-Your-Doorstep service([www.nationstrust.com/fees-and-charges](http://www.nationstrust.com/fees-and-charges)).

## 1.6 Specialised Credit Cards, Loans and Overdraft Facilities<sup>4</sup>

### 1.6.1 Personal Loans

Personal loans help our clients shape all of their personal requirements with minimum hassle but with that extra touch of efficiency. Loans are available for a range of periods from 12 to 84 months and are repayable by equal monthly installments. The interest rate can be variable or fixed, depending on your need. Personalised service from your relationship manager will ensure a smooth transition of funds into your account within 5 working days.

### 1.6.2 Home Loan Facility

Whether you are buying or building your new home or adding another wing to your abode, Nations Home Loans is everything you would expect and more. Easy and convenient, our staff will help you all the way from completing the required documentation to finally owning your own private space.

#### Types of Housing Loans

- Land Purchase
- Condominium
- Constructions
- Outright purchase
- Salaried customers only

#### Equity Loans (HEQ)

### 1.6.3 Leasing Facility

We offer you fast and convenient tailor-made leasing solutions in an exclusive package designed to make acquiring your vehicle that much simpler. You could choose from the range of leasing products that will suit your need best. Further, by obtaining your lease from us you may avail yourself of discounts on your insurance premium.

### 1.6.4 Overdraft Facility

This is a credit facility given to fulfil your day-to-day or temporary financial needs. This facility can be secured by cash or property mortgage.

### 1.6.5 American Express® Credit Cards

With our prestigious American Express® Credit Card, you can enjoy a multitude of benefits. The American Express® Credit Card offers a Membership Rewards Loyalty Program, a Free Travel Insurance Policy and a unique Emergency Assistance Service that helps you secure your financial dealings from anywhere in the world. As a card member, you will be warmly welcomed at millions of service establishments worldwide. You can rely on the American Express® Credit Card as your companion when you dine shop or travel for leisure and/or business.

You will also enjoy access to cash at over 600,000 ATM's worldwide and withdraw a maximum amount of 50% of your credit limit subject to your available balance.

All Nations Trust Bank Private Banking members will be entitled to an American Express® Platinum Credit Card with joining fee and first-year annual fee waived.

### 1.6.6 Supplementary Credit Card (for existing Card members)

As an existing card member, we also offer you the benefit of providing a supplementary American Express® Credit Card with the joining fee waived, to a member of your immediate family.

#### 1.6.6.1 Nations Trust Bank Master Card® USD and Euro Travel Card

Travel wisely with the new Nations Trust Bank MasterCard® USD and/or Euro Travel card! The MasterCard® USD Travel is a Prepaid card, loaded with US Dollars or Euro that you have purchased from Nations Trust Bank. Now, you can travel the globe and access the loaded US Dollars or Euro whenever you need. The card can be used to make payments at any establishment, anywhere in the world, that accepts MasterCard®. You can also use it to withdraw cash from any MasterCard® ATM, wherever you may be in the world.

<sup>4</sup>*Please refer Nations Trust Bank website/toriff for latest updates on Credit cards, Loans, Leasing and Overdraft facilities. Credit cards, Loans, Leasing and Overdraft facilities will be subject to the prevailing credit approval criteria of the Bank.([www.nationstrust.com/fees-and-charges](http://www.nationstrust.com/fees-and-charges)).*

## **1.7 Investment and Deposit Accounts**

### **1.7.1 Current Account<sup>5</sup>**

With a Nations Trust Bank Current account, you have the facility of managing your finances with ease. It is the most convenient way to handle your day-to-day transactions. You will receive a personalised cheque book and debit card to handle your daily banking needs.

### **1.7.2 Local Currency Savings Account**

#### **1.7.2.1 Nations Saver**

Nations Saver gives you a rewarding way to save, offering a host of features to assist you in handling your routine money matters more conveniently and efficiently.

Nations Saver helps you to achieve the best returns on your savings. With our tiered interest rate structure, the more you save, the higher the interest rate you receive.

#### **1.7.2.2 Nations Max Bonus Savings Account**

Nations Max Bonus Savings Account is an interest-bearing account that rewards customers with up to 60% bonus interest on top of the standard interest paid on the balance maintained in the account along with a free life insurance cover of LKR 100,000.

#### **1.7.2.3 Nations Mega Saver**

Nations Mega Saver ensures that you enjoy the highest interest & other numerous benefits. With a minimum deposit of LKR 500,000 you can open a Mega Saver account to earn additional interest on your savings.

#### **1.7.2.3 Nations Kidz Account**

Encourage your kids to understand the value of savings by opening a Kidz Savings account at Nations Trust Bank, that offers higher interest on the account balance as well as attractive rewards for our young enthusiastic savers.

#### **1.7.2.4 Foreign Currency Savings Accounts**

Foreign Currency Savings accounts offer you a simple and flexible way of growing your designated currencies to enjoy the rewards of competitive daily interest earnings and the convenience of savings.

### **1.7.3 Nations Salary Saver**

Nations Salary Saver account lets you access a bundle of products that suit your financial requirements. With special features attached to the account, Nations Salary Saver is the only salary account which will offer you value additions as you progress in your career.

## 1.7.4 Investment Accounts

### 1.7.4.1 Term Deposit Accounts (In all currencies)

Your Fixed Deposit enables you to earn a superior return. Besides a range of currencies, the account also gives you the option of investing your fund for various terms. Deposits may be placed from a minimum of 1,2,3 and 12 months or 2,3 and 5 years (foreign currency fixed deposits can be placed only up to a maximum of 12 months). The option of the automatic renewal at maturity ensures that your money earns interest continually.

### 1.7.4.2 Nations Personal Investment Plan (NPIP)

A Nations Personal Investment Plan will help secure your future needs. With an attractive guaranteed interest rate on your investment and a free life insurance cover of up to LKR 2 million.

### 1.7.4.3 Nations Foreign Currency Investment Plan (USD)

Nations Foreign Currency Investment Plan will enable you to invest from anywhere in the world and plan for a bigger and brighter future for you and your family.

### 1.7.4.4 Call Deposits

Convert your foreign currency deposits to local currency deposits and earn a higher return on investment. Enjoy the convenience of a call deposit account with the benefit of having short-term interest paid to your accruing balance.

## 1.7.4.5 Nations Kidz Investment Plan (NKIP)

Securing your children's future and supporting them to fulfil their dreams is a priority. A Nations Kidz Investment Plan helps you to fulfil that responsibility. Simply make a regular monthly deposit and we will help you build a fund that will take care of their future.

## 1.7.5 Bancassurance

- Nations Life has an array of investment/insurance options to suit individual lifestyles. Products are underwritten & issued by Union Assurance Ltd.

### Products on offer under Nations Life are:

- Nations Assurance Superior
- Nations Assurance Capital
- Nations Group Life Solutions

<sup>5</sup>Please refer to the Nations Trust Bank website/tariff for latest updates on all Investments and Deposit products. All products will be subject to the prevailing features, pricing guide of the Bank.  
([www.nationstrust.com/fees-and-charges](http://www.nationstrust.com/fees-and-charges)).

## 1.8 Payment and Cash management services<sup>6</sup>

### 1.8.1 International/Domestic Payment services

#### 1.8.1.1 Domestic Payment services

Domestic Payment services allow you to transact freely within the country through a preferred fund transfer system. The options available for the domestic payment services are as follows;

##### 1.8.1.1.1 RTGS (Real Time Gross Settlement)

The RTGS transfer is a mode of transferring Sri Lanka Rupee funds one bank to another on the instructions made by the customer. The transfers are done through SWIFT & the funds are transferred on the same day.

##### 1.8.1.1.2 SLIPS (Sri Lanka Interbank Payment System)

Funds can be transferred from one bank account to another by SLIPS. It is a quick mode of transferring funds between local accounts, where the proceeds are credited to the customer's account on the next working day.

##### 1.8.1.1.3 CEFTS (Common Electronic Fund Transfer Switch)

Common Electronic Fund Transfer Switch (CEFTS) is a real-time fund transfer switch allowing customers to perform domestic interbank fund transfers in real-time at their convenience.

### 1.8.1.2 International Payment services

International payment services will offer you the opportunity of transacting via foreign currency with the designated party that you wish to deal with. The options available for international payment services are;

#### 1.8.1.2.1 Outward Telegraphic Transfer (OTT)

Outward Telegraphic Transfer (OTT) is a mode of transferring foreign currency funds, from Nations Trust Bank to another bank by an electronic transfer. The transfer could be made to any local or overseas bank.

#### 1.8.1.2.2 Inward Telegraphic Transfers (ITT)

Inward Telegraphic Transfer (ITT) is an inward payment system, where funds are received from one individual to another, from an overseas or local bank through SWIFT.

### 1.8.2 Foreign Currency Issuance

Issuing of foreign currency notes can facilitate your travel needs. Such issuances are subject to conditions under exchange control regulations.

<sup>6</sup> Please refer to the Nations Trust Bank website/toriff for latest updates on all payment and cash management services. All products will be subject to the prevailing features, pricing guide of the Bank.  
([www.nationstrust.com/fees-and-charges](http://www.nationstrust.com/fees-and-charges)).

## 1.9 Multi-Channel Access<sup>7</sup>

### 1.9.1 Bank-At-Your-Doorstep

This is an exclusive facility offered to Private Banking members. Just Dial 011 4711 400 and we will deliver the required service to a place of your choice.

#### 1.9.1.1 Cash Withdrawals

You can withdraw cash from any one of your accounts or obtain a cash advance from your American Express® Credit Card. The cash will be delivered to a place of your choice within the Bank-At-Your-Doorstep coverage area.

#### 1.9.1.2 Third-Party Cash withdrawals

You can request cash to be delivered to a third-party within the Bank-At-Your-Doorstep coverage area. You will need to be registered in advance to use this service. You can register either by calling 011 4711 400 or by visiting our nearest branch.

#### 1.9.1.3 Cash Deposits/Bill payments

Deposit cash and/ or cheques to any one of your accounts maintained with the Bank such as;

- Cash/cheque deposits to current or savings accounts
- American Express® Credit Card repayments

**Note:** All cash withdrawals, third-party cash delivery and deposits should be within LKR 5,000 and LKR 500,000.

#### 1.9.1.4 Other Deposits

Rupee Cheques: Should be A/C payee only and is subject to standard clearing times.

- The requested services will be provided to you within 1 hour after the confirmation is given by the Bank.
- All services required should be informed to the bank at the time of making the request.
- The customer will be billed on per visit basis, where multiple transactions can be done in a single visit.
- Bank-At-Your-Doorstep services are available free of charge to all Private Banking members.

- All cancellations should be made prior to receiving the confirmation from the Bank. Any cancellation thereafter will be considered a transaction and charges will be levied if applicable.

### 1.9.2 Dedicated Private Banking Hotline

24-hour access to your account is available through the dedicated Private Banking hotline. Just dial (011) 785 8292 and our customer service personnel will assist you with any inquiry.

**The following services can also be obtained:**

#### ATM

- ATM card activation/blocking
- ATM PIN reset request
- Retained cards re-direction request

#### Debit Cards

- Debit card activation/blocking
- Bonus limit loading for Point of Sale transaction only
- Debit PIN reset request
- Retained cards redirection request
- Account link request (change the account type linked to the card/add or remove an account from the card)

#### Online Banking

- Online Banking activation/account unblock
- Online banking PIN reset request
- Online banking facility activation (Bill payment option / Third-party fund transfer option, etc.)

#### Mobile Banking

- Mobile Banking PIN unlock request
- Mobile Banking reconfirmation request
- Mobile Banking PIN reset
- IMEI number change requests (Only the last 2 numbers)
- Statement request

## 1.9.3 Internet Banking/Mobile Banking /SMS Banking

### 1.9.3.1 Internet banking

Our Internet Banking services give you 24-hour access to your account from anywhere in the world.

The following services are available through Internet Banking;

- See your entire banking portfolio at a glance
- Open Savings & FD without walking into a branch
- Make your regular bill payments online  
(under a daily limit of LKR 500,000)
- Transfer funds online to your frequent beneficiaries  
(under a daily limit if LKR 1,500,000)
- View your credit card details online
- Pay your credit card bills online
- Download your monthly e-Statements
- Make any other Bank fund transfers online  
(under a daily limit of LKR 500,000)
- Schedule Standing Instructions
- Request a new cheque book or make a stop payment on an issued cheque
  - Get details on uncleared cheques
  - Send and receive secure messages to and from the bank

### 1.9.3.2 Mobile Banking

This exclusive range of services gives you the opportunity to manage your finances wherever you are with absolute ease.

- Open Savings Accounts and Fixed Deposits instantly with no branch visits
- Send and receive money easily from/to Nations Trust Bank and other local bank accounts any time
- Instantly settle your utility bills, credit cards  
(Nations Trust Bank or other banks)
- Top up your mobile phone or pay your mobile bills instantly
- Convenient tracking of your portfolio
- Keep a track of your American Express® Credit Card and MasterCard®
- Request for services with a touch
- Send secure instructions via in-App email service
- Easy Financial Calculators
- Interact with your language preference (English, Sinhala or Tamil)
- Secure access to your App via fingerprint, face or voice recognition



### 1.9.3.3. FriMi – Sri Lanka’s First Digital Bank

FriMi is Sri Lanka’s first-ever Digital Bank, Mobile Wallet & Payment System all wrapped up in one single lifestyle App, packed with loads of great features.

### 1.9.3.4 Special Composite Statement

Nations Trust Bank Private Banking provides you with a monthly statement which reflects your monthly transactions at a glance (excluding margin trading and credit card information). This provides a clear and comprehensive record of your financial status with a portfolio summary, listing your total account balances.

The standard statement cycle is from the 1st to the 31st every month (statement cycle could be changed according to your preference).

### 1.9.3.5 Nations E-Box

Often you miss your account and credit card statements with own busy schedules, now you can view and download all your previous statements through the “Nations E Box”. All your statements are now in your hand anytime with the “Nations E Box”.

### 1.9.3.6 Missed Call Notifications

Your Nations Trust Bank credit card and bank account balance are just one missed call away. Simply give a missed call to the below numbers to check your balance.

- Call 011 441 4154 to access your credit card balance
- Call 0114 711 412 to access your current and savings account balance

## 2. Lifestyle

### 2.1 Travel Concierge Privilege<sup>8</sup>

A busy lifestyle requires a seamless travel experience. We make it possible with an end-to-end, hassle-free travel solution through Nations Trust Bank Travel Concierge privileges. Our collaboration with a leading travel and hospitality partner will ensure all your overseas tours will be handled efficiently and with ease.

Our services may include:

- Booking airline tickets
- Reserve hotels
- Visa arrangement
- Room upgrade upon availability
- Early check-in/late check-out upon availability
- Arrange meet and greet services at Bandaranaike International Airport which will include porter services and wheelchair assistance

In addition, all Nations Trust Bank Private Banking members who purchases a 'tour package' through our exclusive travel partner will be entitled to receive the following:

- Complimentary access to "Silk Route" at Bandaranaike International Airport including access to the Araliya Lounge
- Dedicated Travel Relationship Manager and a dedicated Private Banking counter in Mackinnons Office premises
- 01 Complimentary Dinner/Lunch
- Free Travel Insurance

*<sup>8</sup>Benefits under Travel Concierge Privilege will be reviewed on periodically and for latest entitlements please refer Nations Trust Bank website/tariff. ([www.nationstrust.com/personal/customer-proposition/private-banking](http://www.nationstrust.com/personal/customer-proposition/private-banking)).*

## 2.2 Airport Lounge Access<sup>9</sup>

Nations Trust Bank Private Banking aims to make your overseas travel a highly relaxing experience by providing you with unlimited access to Sri Lankan Airlines 'Palm Strip Lounge' at Bandaranaike International Airport. You may avail this exclusive membership by producing your 'Nations Trust Bank Private Banking' branded debit card at the Palm Strip Lounge. This facility is applicable only for the primary Private Banking account holder, and other passengers travelling with you will be levied the stipulated charges.

*<sup>9</sup>Benefits under Airport Lounge Access will be reviewed periodically and for latest entitlements please refer Nations Trust Bank website/tariff. ([www.nationstrust.com/personal/customer-proposition/private-banking](http://www.nationstrust.com/personal/customer-proposition/private-banking)).*

## 2.3 Lifestyle Lounge Access<sup>10</sup>

Nations Trust Bank Private Banking offers you exclusive lounge access to 'Marina Bolgoda' a private lakeside country club synonymous for its water sports, lake excursions, gourmet cuisine, selected entertainment and special events.

As a valued member of Nations Trust Bank Private Banking you may be entitled to enjoy the following benefits:

### Membership

- 50% discount on joining fee of exclusive lounge access membership to 'Marina Bolgoda'
- Free membership (100% joining fee and 100% first-year annual fee) for NTB Private Banking clients who purchase selected jet ski models from Debug Auto Exclusive Pvt Limited / Debug Hospitality and Leisure Pvt Ltd

### Day pass

- NTB Private Banking customers will receive 2 complimentary entry passes for a total value of LKR 12,000 per year

- 10% discount on food and beverages
- 10% discount on jet ski safaris

#### Luxury Boats/PWC and Equipment

- 1 year warranty for all boats and Private Water Craft (PWC) range
- 10% discount on PWC accessories (engine, towables, trailers) and repairs

<sup>10</sup>*Benefits under Lifestyle Lounge Access will be reviewed periodically and for latest entitlements please refer Nations Trust Bank website/toriff. (www.nationstrust.com/personal/customer-proposition/private-banking).*

## 2.4 Bespoke Events and Market Outlook Seminars<sup>11</sup>

Bespoke corporate, entertainment and social events are always highly prized. As a Nations Trust Bank Private Banking member, you will be entitled to receive exclusive invitations to specific events throughout the year, which will undeniably be the talk of the town. Please note that such invitations will be extended at the Bank's discretion.

<sup>11</sup>*Benefits under Bespoke Events and Market Outlook Seminars will be reviewed periodically and for latest entitlements please refer Nations Trust Bank website/toriff. Please note the invitations will be extended at the Bank's discretion. (www.nationstrust.com/personal/customer-proposition/private-banking).*

## 3. Legacy

### 3.1 Philanthropic Management Account Service

The value of wealth is highlighted when shared with those in need. Our exclusively designed Philanthropic Management Account Service will allow you to do just that by saving a percentage of your earnings for philanthropic activities. Furthermore, our Bank's CSR experts will be on hand to assist you in organising a community development project of your choice.

**Note:** *Types of community projects need to be aligned with the Bank's Corporate Social Responsibility framework/scope. Hence, the execution of the community development project will be at the discretion of the Bank.*

### 3.2 Private Banking Junior Segment

Nations Trust Bank Private Banking Junior is designed specifically to cater to your children. It offers a host of services and benefits which assists your children to be more financially independent as well as arming them with the necessary tools to face the future.

Nations Trust Bank Private Banking Junior benefits include the following:

- Dedicated Relationship manager (Same as the parent)
- Financial advisory service in managing deposits, with the consent of the parents.
- A membership card designed for IC & PB junior members to make them feel special
- Exclusive curated events/programs for Junior members (on invitation only)
- Access to many resources and programs/events to build their banking and financial knowledge (on invitation only)
- Discounts for the recognition cardholders where parent pays for the goods/service via American Express Credit Card (Subject to availability)

### 3.3 Future Leaders Program

Your children aged between 18 and 25 will receive an added advantage, access to the exclusive 'Nations Trust Bank Future Leaders' program. This program is designed to prepare your child for the future, through insights and knowledge while connecting them with like-minded peers. Furthermore, you and your adult children can participate in selected events on succession planning, and exclusive sessions on the topics of education, finance and family wealth management.

## 4. Private Banking Global Membership

Managing your financial and non-financial affairs while you are away from home could be challenging. As a solution, NTB Private Banking presents 'Nations Trust Private Banking Global Membership' (PB Global) which comes with an array of benefits and privileges to suit your unique lifestyle in Sri Lanka, while you are away from home.

## 5. Benefits at a Glance

- Preferential interest rates on fixed deposits
- Free branded cheque books
- Two free cheque book covers per annum
- Free transactions at other Bank ATMs and higher daily cash withdrawal limit
- Free standing instructions
- Safety deposit lockers at concessionary rates
- All in one composite statement for easy reference
- Free Bank-At-Your-Doorstep visits
- Free Private Banking debit card (No issuance and annual fee)
- All other bank ATM transactions within Sri Lanka will be free of charge
- No joining fee and first-year annual fee waived off for American Express® Credit Card primary and supplementary credit cards  
(Excludes Sri Lankan Airlines Platinum American Express® Card & American Express® Explorer)
- Balance confirmation free of charge

## 6. Eligibility Requirements

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 monthly balance of LKR 250,000 or more in a current or savings account in LKR/FCY, or

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)

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 1,00,000 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 LKR50 million in Fixed Income Securities (Treasury Bills, Bonds or Repos) through

## 7. Review of Relationship

### 7.1 Review of Relationship/Downgrading Criteria

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 treatment, privileges/concessions granted for credit facilities with a notification to the customer.

*In the event that either the Bank or the account holder wishes to terminate the use of the Private Banking privileges, they may do so by written notice to the ordering party.*

### 7.2 Below Balance Charges

Due to a change in Private Banking customer eligibility criteria if the special benefits are discontinued, normal charges will be applicable. A monthly services charge of **LKR 2,500/-** will be levied if the Private Banking eligibility criteria is not maintained during the month.

## 8. General Terms & Conditions

8.1 The eligibility criteria, charges, special schemes, privileges, benefits, features, offerings and other terms and conditions contained herein are subject to the general business conditions of the Bank and all applicable specific terms and conditions governing different products and services offered by the Bank.

8.2 Any preferential treatment, privileges granted to any customer may be withdrawn or revoked by the Bank in the event the eligibility criteria for such preferential treatment or privileges are not met or maintained by the customer as required by the Bank.

8.3 The Bank has the right to apply service charges similar to individual accounts in the event the customer falls below the eligible criteria.

8.4 In any event, the Bank shall have the right to charge, cancel, withdraw and /or annul the said criteria, charges, special schemes, privileges, terms and conditions at any time, at its sole discretion, without notice to the customer, without assigning any reason therefore and without incurring any liability.

8.5 The customer/s will be required to sign any documents which may be requested by the Bank from time to time in connection with the operation of ordinary accounts.

8.6 The Bank shall have the right at any time in its sole discretion to vary, modify and/or amend all or any of its terms and conditions. Any such variation, modification and/or amendment shall be notified by the Bank to the customer by letter and/or notice in the local press and/or by displaying on the notice board at the branches of the Bank and/or through statement messages and notice so given shall be construed as due and proper notice thereof given to the customer.

8.7 The Bank's terms and conditions will automatically stand amended if such amendments are necessitated by the law, government regulations or instructions and directions of the Central Bank of Sri Lanka.

## **9. Contacting the Bank**

### **9.1 Private Banking Hotline and Private Banking Centre**

For further details, product information and general inquiries, please do not hesitate to contact us on the Private Banking hotline 011 785 8292

Private Banking Centre  
53, Horton Place,  
Colombo 7

### **9.2 Contact online**

Website: [www.nationstrust.com](http://www.nationstrust.com)  
E mail: [info@nationstrust.com](mailto:info@nationstrust.com)



Nations Trust Bank  
Private Banking