

Dear Customer,

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 different types 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.

If you wish to know further information please contact us in the following manner www.nationstrust.com or 24 hour Call Centre: 011 4 711 411

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 4711411]/ 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
a) Savings Accounts				
<p>Nations Bonus Interest Account. This is an interest bearing account. This account rewarding customers with bonus interest on the balances maintained in the account</p>	<ul style="list-style-type: none"> • Interest rate of 2.5% p.a. • Free life cover for Rs.100,000/- And free critical illness cover up to Rs.25,000 per calendar year • Overdraft facility on the savings balance • SMS alerts for the transactions made on the account • Statements will be issued for this account on a quarterly basis • Internet banking, Mobile banking and SMS banking facilities • Debit Card facility 	<ul style="list-style-type: none"> • If customer's account balance falls below Rs.1,000 there will be a charge of Rs.50/- • Account closing charge • Debit card annual fee and all standard transaction charges 	<p>Bank's standard account opening forms for Savings should be completed and submitted to any Branch of the Bank together with;</p> <ul style="list-style-type: none"> • A copy of the National Identity Card(NIC)/ valid Passport. • Documentary evidence is required for address verification if the resident address differs to NIC or passport. 	<ul style="list-style-type: none"> • Eligible Persons: Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka. • The minimum initial deposit shall be Rs.2,000 • Standard and bonus interest will accrue at rate decided by the bank from time to time and subject to change. • WHT is applicable similar to other deposit products. • In order to be eligible for bonus interest customers should have only one withdrawal or no withdrawals from the account per month. • Customer should maintain Rs.10,000 balance in the account to be entitled for the insurance benefit • Customer should contact the nearest branch to claim the insurance benefit with relevant supporting documents • Life cover entitlement is up to the age of 70 years and critical illness cover up to the age of 60 years