

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 Nations Salary Saver account available at Nations Trust Bank.

However please note that the facts stated in the KFD below is subject to 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 4711 411

In case you have any complaint relating to your Nations Salary Saver or related services please forward to us a brief written statement containing the notice of the complaint to The Complaints Resolution Officer, Nations Trust Bank, No 242, Union Place, Colombo 2 or contact us by telephone on 4 711 411 / email customerservice@nationstrust.com and we will respond to you quickly.

KEY FACTS ON NATIONS SALARY SAVER ACCOUNT

Description	Benefits of the Products	Fees/Chargers/Commission/Interest charged from customers	Procedures to be followed to obtain the Facility	Major Terms & Conditions
<ul style="list-style-type: none"> Nations Salary Saver-With a Nations Salary Saver account ,customers can remit their salary to Nations Trust Bank and enjoy many benefits It allows to open a savings account & Current account which are linked 	<ul style="list-style-type: none"> Tiered interest rates Credit Card - American express Gold Credit Card and Platinum MasterCard Credit Card with no joining fee and 1st year annual fee waived Debit card - Nations Shopping Debit Card with 1st year fee waiver and no joining fees 1 Free standing instruction set up 	<p>No maintenance fee</p> <ul style="list-style-type: none"> Customers who do not remit the monthly salary as per the minimum salary requirement will be charged with salary non remittance charge on a monthly basis <p>Salary NSS: Rs.250/- per month for salary transfers below Rs.10,000/-</p> <p>Salary Inner Circle: Rs.1,000 per month for salary transfers below Rs.75,000/-</p>	<ul style="list-style-type: none"> Standard account opening mandates with General Business Conditions and MIS form (Duly Signed) should be completed and submitted to any branch of the bank, together with; Confirmed Authorized salary slip is not provided , salary confirmation letter clearly stating the breakdown of the gross salary should be provided. The employer should authorize this document with the company rubber stamp NIC copy (PP not acceptable and account could be only be opened on a valid NIC) Utility bill/Bank statement/Tax assestment/letter from a public authority to verify the permanent address given in the mandate (Must be within the past 3 months) If the applicant is not a contributor to the EPF /ETF fund he /She should be full time employed qualified professional (CIMA.ACCA,CIM,IESL,Architect,ICA,CFA ,Medical Council doctor or any other similar qualification.) 	<p>Eligibility Criteria</p> <ul style="list-style-type: none"> Sri Lankan nationals over 18 years of age holding a valid national identity card (NIC) The applicant must be employed and earning a regular gross salary of LKR 20,000 and above The applicant must be a contributor to the EPF fund and/or a qualified professional (CIMA, ACCA, ICA, IESL, Architect, Medical council Doctor, CIM or any other recognized qualification) and/or a government servant with pension and/or provident fund deductions. <p>Other information, terms & conditions</p> <ul style="list-style-type: none"> No initial deposit required (However the salary should be credited to the account within the next 30 days)

				<ul style="list-style-type: none">• Salary can be credited to the NSS account in following ways; - Via a SLIP/account transfer by the employer Through a cheque deposit drawn in favor of the 'The Manager, NTB on account of [Name] Through a SI from other bank account within the next 30 days)• Current account will have the same features as the existing personal current account except the benefit of free unlimited ATM withdrawals <p>Opening up a current account is optional. To obtain an OD facility opening up a Nations Salary Saver Current Account is mandatory. Normal personal current account opening procedure will apply.</p>
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