

Dear Customer,

Pursuant to a requirement under the Financial Consumer Protection Regulation 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. 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.

If you wish to know further information, please contact us in the following manner www.nationstrust.com or 24 hour Call Centre: 011 4711411

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)114711411] /e-mail[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"> Debit card - Nations Shopping Debit Card 1 Free standing instruction set up Digital Banking facilities - Internet and Mobile Banking facilities with no joining or annual fees Refer published Interest rates on https://www.nationstrust.com/images/pdf/interest-rates.pdf 	<ul style="list-style-type: none"> No maintenance fee 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: <i>Salary NSS: Rs.500/- per month for salary transfers below Rs.10,000/-</i> Other standard fees and charges specified in the tariff sheet https://www.nationstrust.com/fees-and-charges-en 	<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 assessment/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"> Minimum initial deposit should be LKR 10,000/- (However the salary should be credited to the account within the next 30 days) 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)

				<ul style="list-style-type: none"> • Current account will have the same features as the existing personal current account except the benefit of free unlimited ATM withdrawals. • 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. • Customers do not have the option of opening up a Nations Salary Saver current account only. • If the salary is not getting credited to the NSS account consecutively for 3months the benefits of the NSS account will be excluded
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- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations Salary Saver and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/images/pdf/general-business-conditions.pdf>.
- 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. <https://www.nationstrust.com/fees-and-charges-en>
- The Bank is a member of the Sri Lanka Deposit Insurance Scheme (SLDIS) operated under the Central Bank of Sri Lanka (CBSL), which provides protection for deposits up to Rs. 1,100,000/- per depositor.
- In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.