

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 abroad 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](http://www.nationstrust.com) or 24-hour Call Centre: 011 4711 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 02 or contact us by telephone: [+94(0)11 4711 411]/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 Statement Savings Account.</p> <p>This is an interest-bearing account. The Bank issues quarterly statements to the customer by post or via electronic mail as opted by the customer.</p>	<ul style="list-style-type: none"> <li>Refer published Interest rates on <a href="https://www.nationstrust.com/images/pdf/interest-rates.pdf">https://www.nationstrust.com/images/pdf/interest-rates.pdf</a></li> <li>Digital banking facilities</li> <li>Free e- statement facilities</li> </ul>	<ul style="list-style-type: none"> <li>A fee will be charged monthly If the minimum monthly average balance in the account falls below LKR 5,000/-</li> <li>Account closing charge</li> <li>Other standard fees and charges specified in the tariff sheet <a href="https://www.nationsrust.com/fees-and-charges-en">https://www.nationsrust.com/fees-and-charges-en</a></li> </ul>	<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"> <li>A copy of the National Identity Card (NIC)/ valid Passport.</li> <li>Documentary evidence is required for address verification if the resident address differs to NIC or passport.</li> </ul>	<ul style="list-style-type: none"> <li>Eligible Persons: Sri Lankan Nationals over 18 yrs., holding a valid National Identity Card/Valid passport and residing in Sri Lanka.</li> <li>The minimum initial deposit shall be Rs. 10,000</li> <li>Interest will accrue at rate decided by the bank from time to time.</li> <li>Interest is calculated based on the daily available balance credited to the account at the month end.</li> </ul>

<p>Nations Saver Passbook Savings Account.</p> <p>A passbook is provided where in the debits, credits and balances will be updated as and when the book is submitted to the Bank.</p>	<ul style="list-style-type: none"> <li>• Refer published Interest rates on <a href="https://www.nationstrust.com/images/pdf/interest-rates.pdf">https://www.nationstrust.com/images/pdf/interest-rates.pdf</a></li> <li>• Digital Banking facilities</li> <li>• Passbook</li> </ul>	<ul style="list-style-type: none"> <li>• A fee will be charged monthly if the minimum monthly average balance in the account falls below LKR 5,000/-.</li> <li>• Passbook replacement fee</li> <li>• Account closing charge</li> <li>• Other standard fees and charges specified in the tariff sheet <a href="https://www.nationstrust.com/fees-and-charges-en">https://www.nationstrust.com/fees-and-charges-en</a></li> </ul>	<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"> <li>• Copy of the National Identity Card (NIC)/ valid Passport.</li> <li>• Documentary evidence is required for address verification if the resident address differs from NIC or passport</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible Persons: Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka.</li> <li>• The minimum initial deposit shall be Rs. 10,000.</li> </ul>
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<p>Nations Mega Saver Account</p> <p>This is a generic savings account that offers higher interest rates than the normal savings interest rates on high value deposits</p>	<ul style="list-style-type: none"> <li>• Tiered Interest rates</li> <li>• Refer published Interest rates on <a href="https://www.nationstrust.com/images/pdf/interest-rates.pdf">https://www.nationstrust.com/images/pdf/interest-rates.pdf</a></li> </ul>	<ul style="list-style-type: none"> <li>• No interest will be paid for balances Rs. 500,000</li> <li>• Account closing charge.</li> <li>• Other standard fees and charges specified in the tariff sheet <a href="https://www.nationstrust.com/fees-and-charges-en">https://www.nationstrust.com/fees-and-charges-en</a></li> </ul>	<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"> <li>• Copy of the National Identity Card (NIC)/ valid Passport.</li> <li>• Documentary evidence is required for address verification if the resident address Differs from NIC or passport.</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible Persons: Sri Lankan Nationals over 18yrs, holding a valid National Identity Card/Valid passport and residing in Sri Lanka.</li> <li>• The minimum initial deposit shall be Rs. 500,000.</li> </ul>
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- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Nations General Savings Accounts 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