KEY FACT DOCUMENT - NDB DEBIT CARDS

Financial and Other Benefits, Including Incentives & Promotions

- Exclusive discounts and special offers at partner merchants throughout the year.
- Secure and convenient access to funds directly from linked Savings or Current Accounts.
- Worldwide acceptance at Visa/ Mastercard -enabled ATMs, POS terminals, and online merchants.
- Contactless payment capability through NFC-enabled debit cards.
- Online and international transaction facilities subject to applicable controls and limits.
- 24/7 cash withdrawals through local and international ATM networks.
- Access to digital banking services and bill payments through NDB digital channels.
- Enhanced card security through EMV chip technology and additional fraud prevention controls.
- Personalized and instant card issuance options subject to availability.
- Ability to manage card limits and card services through designated bank channels.

Fees and Charges

For the latest tariff and charges, please refer to:

https://bit.ly/3VCzUsB or contact any NDB Branch.

Procedure to Obtain the Product

Customers may apply for a Debit Card through any NDB Branch.

The following documents may be required:

- National Identity Card (NIC) / Valid Passport / Driving License
- Savings or Current Account maintained with NDB Bank
- Any additional documentation required by the Bank from time to time
- Duly completed application form and EFTC declaration

Card Issuance Process

1. Customer submits the duly completed Debit Card application.
2. Bank verifies customer details and account information.
3. Customers may apply for either a personalized Debit Card with name embossing, subject to a request made through a branch, or a standard non-personalized Debit Card.
4. Debit Card is issued subject to eligibility criteria and account status.
5. Card and PIN will be provided through approved delivery channels or branch collection procedures.

6. Customer must activate the card as per the instructions provided by the Bank before usage.
7. Dispute resolution process for both debit and credit cards – https://bit.ly/4zuO6Cm

Eligibility

To be eligible for an NDB Debit Card, the applicant must:

- To receive a debit card, the customer's active NDB Bank Savings or Current Account must belong to a product category eligible for debit card features.
- Be a Sri Lankan citizen or resident meeting the Bank's account-opening requirements.
- Comply with all Know Your Customer (KYC) and regulatory requirements.
- Meet any additional eligibility criteria prescribed by the Bank from time to time.

Important Terms & Conditions

For the debit card terms and conditions please refer to:

https://bit.ly/4k11Ujr

Security and Fraud Prevention

Customers are advised to:

- Never disclose PINs, OTPs, passwords, or CVV numbers.
- Regularly monitor account transactions.
- Immediately report any suspicious activity to the Bank.
- Exercise caution when conducting online transactions.
- Maintain updated contact details with the Bank to receive transaction alerts and security notifications.

Clarifications and Inquiries on Transactions

The following channels are available for customers to lodge complaints, Inquiries or disputes.

- Through any NDB branch

- Through our Call Centre (24*7*365)

- E-mail: contact@ndbbank.com

- Through post: Customer Relationship Manager, Card Centre, NDB Bank PLC, No 40 , Nawam Mawatha, Colombo 02