NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENT

PRODUCT LIFECYCLE MANAGEMENT

- **SMS Alerts System**

Classification: Public

KEY FACT DOCUMENT – SMS ALERTS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service, Key Risks	Major Terms and conditions
SMS Alerts Service	• Individual and Non individual Customers are offered with real-time transaction alerts for all or selected accounts as per customer's desire • Customer will have a record of all transactions done through his / her accounts with relevant details • Customers have the option to set up thresholds for SMS alerts for transactions • Customers can set up "Do Not Disturb" times for reminder alerts	Please refer the 'Tariff' sheet uploaded in the 'Downloads' section in the NDB bank corporate website	• Existing account holders can register for SMS Alerts by Calling the Call Center or by visiting branch and submitting the "**SMS Alerts Service Registration Form For Individual or Corporate Customers**" • At the time of new account opening, customers can register for SMS Alerts through the "**Account Mandate** " • At the time of applying for Debit cards, customers can register for SMS Alerts through the **"Debit or Credit Card Application form"** **Key Risks** • If the device or the SIM card is lost or stolen, it may compromise the customer's banking information, such as PIN codes, SMS alerts, and expose the customer to fraud risks. • The SIM card going to the wrong hands may also enable to impersonate the customer and access to their personal data, such as contacts, messages, and other accounts. • If the customer does not inform the Bank of any changes in their contact information promptly, it could lead to non-receipt of SMS alerts from the Bank, such as transaction notifications, fraud prevention messages, or one-time passwords.	• Customer shall use only a designated phone for this service of which the number has been informed to the Bank • Customer shall keep the SIM card and the mobile phone in his / her possession at all times. • The Customer shall adhere to the rules of the Bank in accessing this service and accept responsibility for the consequences in case the Customer fails to adhere to same • Customer shall be solely responsible for all transactions being affected on his/her accounts. • The Bank shall not assume any responsibility for unauthorized messages sent by any third party. • Customer shall promptly report the bank of unauthorized transactions for immediate action by calling NDB Call Center on +94 112 448888 • Bank has discretion in determining service offerings and changing terms and conditions. • SMS Alerts service may be terminated any time upon request by the Customer or by calling the NDB Call Center • Bank shall not be liable for transmission failures due to external causes

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			• SMS Alerts being exposed to unauthorized access may lead to theft or fraud.	• Availability of this service shall be within cellular network range. • Bank can suspend or terminate Services without notice, for reasons like invalid data, account closure, technical issues by telecom providers, breaches of Terms, or customer incapacity. Bank shall not be liable for such actions. • Charges shall be applicable as per Bank's Tariff Schedule • Bank has the right to deactivate service for non-recovery of fees and charges. • Bank shall not be liable for non-receipt of alerts due to roaming issues or legal regulations pertaining to the country where customer locates • Customer shall be bound by all terms and conditions of the Bank • For further details please refer the Terms & Conditions available under 'SMS Alerts' in the 'Downloads' section in the NDB bank corporate website

Share your feedback with us

We are committed to delivering our services to your satisfaction at all times.
Your feedback will help us learn how well we meet your expectations and improve where necessary.

How to share your feedback:
You may contact your Branch Manager or your Relationship Manager
Contact the 24 hour Call Centre on +94 (0) 11 2448888
E-mail us at: contact@ndbbank.com

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Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02.

How we respond:

Upon receipt of a Complaint, we will record it in the Bank's Complaint Tracking System and attempt to resolve the concern immediately. In the event we are unable to do so, we will provide you with a solution within three working days. If we are unable to meet this time line due to the nature of the complaint, we will update you with an estimated response time.

In the event you are not entirely satisfied with our response to your concern, you may contact the Office of the Financial Ombudsman of Sri Lanka or Financial Consumer Relations Department (FCRD) of Central Bank of Sri Lanka.

Ms Sandhyani Wijesinghe
The Financial Ombudsman
Address: No. 01, Bethesda Place, Milagiriya, Colombo 05
Direct Line: +94 112595625 General Line/Fax: +94 112595624
Email: fosril@sltnet.lk Website: financialombudsman.lk

Financial Consumer Relations Department (FCRD) of Central Bank of Sri Lanka
Address: Financial Consumer Relations Department,
No. 30, Janadhipathi Mawatha, Colombo 01.
Hotline for Inquiries: 1935 Telephone: +94 112477966
Fax: +94 112477444 Email: fcrd@cbsl.lk

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