# NATIONAL DEVELOPMENT BANK PLC.

## KEY FACT DOCUMENTS

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**Classification:** Internal

# General Key Facts

**Coverage of deposit insurance**

All eligible deposits are insured under the Sri Lanka Deposit Insurance Scheme as per the prevailing Directions and Regulations issued by the Central Bank of Sri Lanka (CBSL), in order to compensate eligible depositors up to any maximum amount as may be determined by the CBSL from time to time, in the event of the Banking License issued to NDB Bank is cancelled by CBSL.

**Dormant/ Inactive & Abandoned Accounts**

Any Current or Savings account including foreign currency accounts which has no customer initiated transactions for a consecutive period of twelve (12) months will be classified as "Inactive" and classified as "Dormant" if no customer initiated transactions are carried out for a consecutive period of twenty four (24) months by NDB Bank.
The Account Holder should reach out to his/her Branch Manager or Relationship Manager and submit a written request to activate an account classified by the Bank as "Inactive"/"Dormant".

Accounts on which no customer-initiated activity has been recorded for a period of ten (10) years are described as abandoned properties under the Banking Act, which are then transferred to the Central Bank, in terms of the directions issued by the Central Bank, from time to time.
In the event the Account Holder requires to claim such abandoned properties transferred to Central Bank, he/she should reach out to his/her Branch Manager or Relationship Manager and submit a written request in the standard format of the Bank.

**Complaint handling procedure**

The Account holder shall have the right to make any complaint to the Bank verbally or in writing to the nearest branch or Bank's call center or to the head office as published via the Bank's official website or any official publication or notice of the Bank as per the procedure given therein. In the event a complaint is not resolved the account holder may seek recourse through the Financial Ombudsman (As per details in the last page of this document)

**Associated Key Risks – NDB Savings Planner/Minor Savings Planner**

In the event the Account Holder does not pay the monthly installment and/or discontinues payment, the rate of interest applicable for the Savings Planner Account will be decided at the sole discretion of the Bank.

**Guarding Personal Information**

Customers should refrain from sharing sensitive information, such as passwords, PINs, OTPs, etc., under any circumstance since this information is critical in safeguarding the financial assets of the customer. Customers should not maintain any written record of PINs, passwords in any place or manner that may enable a third party to access this sensitive information. PINs, passwords, OTPs are non-transferable and for exclusive use of the relevant customer only. The customer is liable to keep such sensitive information strictly confidential.

**Account Access Control**

Customers should not permit third parties to operate their accounts since they may be held accountable and required to co-operate with Law Enforcement Agencies in the event of unauthorized transactions.

**Closing of accounts and related costs**

Customers have the option to close any of their accounts by providing prior written notice to the Bank. However, it's important to note that there may be applicable bank charges associated with the closure of any accounts

**Taxes and levies**

All currently applicable taxes or levies including WHT, Income Tax, Financial Services VAT, etc., shall be applied as per the prevailing tax and other relevant regulations.

The Bank is authorized to remit any applicable taxes and/or levies payable to the IRS or any other regulatory authority/ies as required by the provisions of FATCA or any other regulation/s imposed or that will be imposed by other jurisdiction(s)

# KEY FACT DOCUMENT – Aachara Savings

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Aachara Savings** | • Interest calculated on daily balance and credited monthly to the account<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.<br>• 24 hours worldwide access to your account through Visa enabled Debit Card | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required)<br>• Copy of the Pension Identity Card (Not mandatory) | • Resident Sri Lankan Citizens age 55 years and above or individuals receiving a monthly payment of pension from the Department of Pensions Sri Lanka.<br>• Joint accounts not allowed for Pensioners & Non- Pensioner Senior Citizens permitted to open jointly with a Non-Pensioner Senior Citizen only<br>• Initial Account opening deposit LKR 2,500 |

# KEY FACT DOCUMENT – Aachara Current

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Aachara Current** | • Eligible for Cheque Book facility<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches. | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements. | • Personal Interview by the Branch Manager.<br>• Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number<br>• Proof of Address (If required)<br>• Copy of the Pension Identity Card (Not mandatory) | • Resident Sri Lankan Citizens age 55 years and above or individuals receiving a monthly payment of pension from the Department of Pensions Sri Lanka.<br>• Joint accounts not allowed for Pensioners & Non- Pensioner Senior Citizens permitted to open jointly with a Non-Pensioner Senior Citizen only<br>• Initial Account opening deposit LKR5,000 |

**Classification:** Internal

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| | • 24 hours worldwide access to your account through Visa enabled Debit Card | | | • Monthly minimum account balance LKR5,000<br>• If there is a discrepancy between the KFD and the relevant terms and conditions of the product, the KFD shall prevail |

## KEY FACT DOCUMENT – Aachara Fixed Deposit

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Aachara Fixed Deposits** | • 0.25% above the normal Fixed Deposit rate of the Bank, for any tenure. | • Please refer the NDB web site for latest interest rates and annual effective rate (AER)<br>• Pre-mature withdrawals will be subject to the levy of penalties and charges, as the bank may determine. | • Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required)<br>• Copy of the Pension Identity Card (Not mandatory) | • Resident Sri Lankan Citizens age 55 years and above<br>• Permitted with another Senior Citizen age 55 years & above |

## KEY FACT DOCUMENT – BIG SAVER PLUS

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
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| **Big Saver Plus** | • Interest calculated on daily balance and credited monthly.<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.<br>• 24 hours worldwide access to your account through Visa enabled Debit Card | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required)<br>. | • Resident of Sri Lanka over 18 years of age<br>• Initial account opening deposit LKR 50,000/- and monthly minimum balance requirement LKR 2,500/- |

# KEY FACT DOCUMENT – EASY SAVER SAVINGS

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Easy Saver** | • Interest calculated on daily balance and credited monthly.<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches. | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required) | • Resident of Sri Lanka over 18 years of age<br>• Initial Account opening deposit LKR 5,000/-<br>• Monthly minimum balance requirement LKR 2,500/- |

**Classification:** Internal

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| | • 24 hours worldwide access to your account through Visa enabled Debit Card | | | |

# KEY FACT DOCUMENT – MONEY MARKET SAVINGS

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
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| **Money Market Savings** | • Interest rate based on the inter-bank call money market rate and adjusted weekly<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities, subject to maintenance of minimum monthly average balance, if not met, the account will be subject to a minimum balance charge indicated in the Tariff Booklet<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.<br>• 24 hours worldwide access to your account through Visa enabled Debit Card | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website.<br><br>Rate reviewed weekly | Please contact the NDB call center or visit the nearest Branch for more information | • Resident of Sri Lanka over 18 years of age<br>• Initial account opening deposit LKR 1,000,000<br>• Minimum monthly average balance requirement is LKR1,000,000/, which if not met, the account will be subject to a minimum balance charge indicated in the Tariff Booklet |

# KEY FACT DOCUMENT – NDB Araliya Savings (Women's Savings Account)

| The Product / | Financial and other benefits including | Fees /charges, commission, | Procedure to be followed to | Major Terms and conditions |
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| Service | any incentives & promotions | interest, | obtain Product/Service | |
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| **Araliya Savings** | • Interest calculated on daily balance and credited monthly.<br>• Free minor account at child birth with initial deposits from the bank for the accounts which maintain a monthly average balance above LKR 10,000/-<br>• Free Medical and Life insurance for family. Such Insurance Policy and the payment of benefits thereof shall be subject to all terms, conditions, limitation and exclusion provided for under the relevant Insurance Policy of the Insurer.<br>• Gift Voucher on the 21st birth day<br>• Branded ATM cum Debit card for the account holder<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.<br>• 24 hours worldwide access to your account through Visa enabled Debit Card<br>• A monthly saving commitment (“Pledge”) to be made and upon fulfillment would entitle the account for bonus interest | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required) | • Sri Lankan Female Citizens who are resident in Sri Lanka in the age category of above 18 years.<br>• Initial Account opening deposit LKR 5,000<br>• Monthly minimum Average Balance LKR 2,500 |

## KEY FACT DOCUMENT – NDB Current Account

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **NDB Regular Current Account** | • Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.<br>• 24 hours worldwide access to your account through Visa enabled Debit Card | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements. | • Personal Interview by the Branch Manager.<br>• Completion of Mandate.<br>• Introduction (From an existing Current Account holder).<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required) | • Resident of Sri Lanka over 18 years of age<br>• Please refer to the Tariff Booklet on the NDB website for minimum average balance amount.<br>• If there is a discrepancy between the KFD and the relevant terms and conditions of the product, the KFD shall prevail. |

## KEY FACT DOCUMENT – NDB Fixed Deposit

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
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| **NDB Fixed Deposit** | • Options to choose from deposit terms as depicted under "Interest Rates on Deposits" in the NDB website.<br>• Interest payable at maturity, monthly, quarterly or annually as applicable.<br>• Cash back facilities (Overdraft/ Loan/ LC/Guarantee) against your fixed deposit, up to a % of the value of your Fixed Deposit/s as decided by the Bank, could be availed. | • Please refer the NDB web site for latest interest rates and annual effective rate (AER)<br>• Pre-mature withdrawals will be subject to the levy of penalties and charges, as the bank may determine. | • Duly signed Mandate<br>• KYC Clearance<br>• A copy of valid National Identity Card (NIC) of the Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number. Address proof (if needed)<br>• Duly signed With Holding Tax (WHT) declaration (if | • In the event of premature upliftment of the deposit, a penal rate will be applied considering the balance tenor to maturity<br>• Interest credited to the account is subject to prevailing With Holding Tax (WHT) regulations. |

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# KEY FACT DOCUMENT – NDB Minor Savings Planner

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
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| **NDB Minor Savings Planner** | • Savings plans from LKR250,000 – LKR10 Million<br>• Payment tenors from 1-18 years<br>• Interest calculated on a daily basis and credited at the due date of the Minor Savings Planner.<br>• Choose between a:<br>a) Lump sum along with a monthly payment option<br>b) Monthly payment option<br>• Able to view balances via NEOS mobile banking & on-line banking facility | • Guaranteed interest rate throughout the investment period.<br>• No pre mature withdrawals will be allowed, however if funds are required for an educational / critical medical requirement, it is at the sole discretion of the Branch Manager to release funds.<br>• Pre mature account closure is subject to a penal rate.<br>• Please refer to the tariff booklet on the NDB website for fees and charges.<br>• The latest interest rate and annual effective rate (AER) can be referred to on the NDB website.<br>• If the customer does not comply with the monthly installment and discontinue payments, the Minor savings planner will continue until the maturity date. However the client will not be eligible for the Maturity value mentioned in the certificate. Interest rate will be converted to Easy saver rate | • Completion of Mandate by the parent/guardian.<br>• Acceptance of the "NDB Savings Planner" Terms and Conditions<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Minor's Birth Certificate<br>• Proof of Address (If required) | • NDB Minor Savings planner should be opened by a Parent / guardian on behalf of a Minor<br>• The targeted amount will be subject to government taxes if applicable<br>• The tenor of the Minor Savings Planner has to be only till the minor turns 18 years of age.<br>• Upon the maturity of NDB Minor Savings Planner, the payout options to be only Transfer funds to the Minor Savings Account maintained at NDB Bank. |

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| | | if monthly installment has not been received continuously for last 6months. | | |

# KEY FACT DOCUMENT – NDB Savings Planner

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **NDB Savings Planner** | • Savings plans from LKR 250,000 – LKR10 Million<br>• Planner tenors from 1-10 years<br>• Interest calculated on a daily basis and credited at the due date of the Savings Planner.<br>• Choose between a :<br>a) Lump sum along with a monthly payment option<br>b) Monthly payment option<br>• Able to view balances via NEOS mobile banking & on-line banking facility | • Guaranteed interest rate throughout the investment period.<br>• Pre mature account closure subject to a penal rate.<br>• Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br>• The latest interest rate and annual effective rate (AER) can be referred to on the NDB website.<br>• If the customer does not comply with the monthly installment and discontinue payments, the savings planner will continue until the maturity date. However the client will not be eligible for the Maturity value mentioned in the certificate. Interest rate will be converted to Easy saver | • Completion of Mandate.<br>• Acceptance of the "NDB Savings Planner" Terms and Conditions<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required) | • NDB Savings planner can be opened by a Sri Lankan residents over 18 years holding a National Identity Card<br>• The targeted amount will be subject to government taxes if applicable |

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| | | rate if monthly installment has not been received continuously for last 6months. | | |

# KEY FACT DOCUMENT – NDB Reverse Planner

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **NDB Reverse Planner** | • Lump Sum Deposit Amount LKR 250,000/- ( Minimum ) and No restriction on maximum<br>• Planner tenors from 5-20 years<br>• Interest calculated on a daily basis and credited at the due date of the Savings Planner.<br>• A certificate will be issued to the account holder/s.<br>• Able to view balances via NEOS mobile banking & on-line banking facility<br>• Monthly installment due date will be one month after the account opening date / a given start date which is selected by the customer.<br>• Not eligible for sweep in/out facility | • Guaranteed interest rate throughout the investment period.<br>• Pre mature account closure is allowed<br>• Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br>• The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate.<br>• Acceptance of the "NDB Reverse Planner" Terms and Conditions<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required) | • NDB Reverse planner can be opened by a Sri Lankan residents over 18 years holding a National Identity Card |

## KEY FACT DOCUMENT – NDB Shilpa Savings Account (For Minors)

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **NDB Shilpa Savings Account.** | • A minimum monthly saving commitment of LKR 1,000/- (Pledge) to be made and upon fulfillment would entitle the account for bonus interest.<br>• Interest calculated on daily balance and credited monthly.<br>• Free life insurance and permanent Disability cover for the parent and Free hospitalization cover for children over one year. (Subject to cover limits)<br>• Attractive gift scheme for the child<br>• Achievers recognition program for the Grade 5 Scholarship examination & GCE O/L examination.<br>• Parent/guardian able to view balance via NEOS mobile banking & on-line banking facility | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completed mandate duly signed by parent/guardian<br>• A copy of the child's birth certificate<br>• A copy of valid National Identity Card (NIC) of the Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Address proof (if needed) | • A minimum initial deposit of LKR 2,500/-<br>• No withdrawals until child completes 18 years of age.<br>• Monthly pledged amount to be deposited to the Shilpa Account to be entitled for bonus interest.<br>• Pass Book Savings Account |

## KEY FACT DOCUMENT – NDB Privilege Junior Savings Account (For Minors)

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **NDB Privilege Junior Savings Account** | • A minimum monthly saving commitment of LKR 10,000/- (Pledge) to be made and upon fulfillment would entitle the account for bonus interest.<br>• Interest calculated on daily balance and credited monthly. | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can | • Completed mandate duly signed by Child and parent/guardian<br>• A copy of the child's birth certificate<br>• A copy of valid National Identity Card (NIC) of the | • A minimum initial deposit of LKR 1,000,000/-<br>• No withdrawals until child completes 18 years of age<br>• Monthly pledged amount to be deposited to the Privilege Junior Account to be entitled for bonus |

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| | • Attractive gift voucher scheme for the child.<br>• Parent / Guardian will have the option of viewing balances and the statements of the Privilege Junior Account via NEOS mobile banking & on-line banking facility | be referred to on the NDB website. | Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Address proof (if needed) | interest. |

## KEY FACT DOCUMENT – NEOS Pixel Digital Savings (For Minors)

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **NEOS Pixel Digital Savings** | • Interest calculated on daily balance and credited monthly.<br>• Debit card will be issued to minor under the responsibility & liability of the parent/guardian, with a daily transaction limit.<br>• Digital transactions will be enabled to the minor via NEOS, with a daily transaction limit as decided by the Bank from time to time, under the responsibility & liability of the parent/guardian. | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completed mandate duly signed by Child and parent/guardian<br>• A copy of the child's birth certificate<br>• A copy of valid National Identity Card (NIC) of the Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Address proof (if needed) | • A minimum initial deposit of LKR 5,000/-<br>• Withdrawals / transactions will be allowed by the Minor via Debit Card or NEOS under the responsibility & liability of the parent/guardian as per the daily limits decided by the Bank from time to time<br>• SMS facility will be allowed to Child and Parent / Guardian to generate messages at time of transactions from/to the Account |

## KEY FACT DOCUMENT – Real Saver Account (RSA)

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Real Saver Account (RSA) – Savings Account with a monthly pledge leading to Bonus Interest.** | • A monthly saving commitment (Pledge) to be made and upon fulfillment would be entitled to bonus interest.<br>• Interest calculated on daily balance and credited monthly.<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate.<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Monthly Pledge Declaration and Terms and Conditions<br>• Proof of Address (If required) | • Residents of Sri Lanka over 18 years of age.<br>• Initial deposit LKR 10,000/-<br>• Monthly pledged amount to be deposited to the RSA Account to be entitled for bonus interest.<br>• One Withdrawal without foregoing bonus interest.<br>• Pass Book Savings Account |

## KEY FACT DOCUMENT – Salary Max Current Account

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Salary Max Current Account (Account for the salaried segment)** | • First Personalized 10 or 25 leaf cheque book issued free of charge.<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility.<br>• One Standing Order placed within the first three months of opening the account Free of charge.<br>• Eligible for Sweep in/ Sweep out facilities.<br>• Convenient Cash deposits/ withdrawals / fund transfers through island wide branch network and extended banking hours from | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements. | • Personal Interview by the Branch Manager.<br>• Completion of Mandate.<br>• Introduction (From an existing Current Account holder.)<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number. | • Residents of Sri Lanka over 18 years of age<br>• No Minimum Average Balance requirement.<br>• If there is a discrepancy between the KFD and the relevant terms and conditions of the product, the KFD shall prevail. |

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| | selected branches.<br>• 24 hours worldwide access to your account through visa enabled Debit Card.<br>• Credit cards subject to Bank stipulated terms and Conditions.<br>• Personal Loans subject to Bank stipulated Terms and Conditions | | • Proof of Address (If required) | |

## KEY FACT DOCUMENT – Salary Max Savings Account

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Salary Max Savings Account (Account for the salaried segment)** | • Interest calculated on daily balance and credited monthly.<br>• Eligible for NEOS mobile banking & on-line banking facility and e-statement facility<br>• Eligible for Standing Order facility<br>• Eligible for Sweep in /Sweep out facilities<br>• Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.<br>• 24 hours worldwide access to your account through Visa enabled Debit Card.<br>• Credit cards subject to Bank stipulated terms and Conditions.<br>• Personal Loans subject to Bank stipulated Terms and Conditions | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completion of Mandate<br>• KYC Requirement (Know Your Customer)<br>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.<br>• Proof of Address (If required) | • Residents of Sri Lanka over 18 years of age.<br>• Initial deposit LKR 10,000/- |

## KEY FACT DOCUMENT – Salary Max Overdrafts / Loan

| The Product / Service | Financial and other benefits including any incentives & promotions | Fees /charges, commission, interest, | Procedure to be followed to obtain Product/Service | Major Terms and conditions |
|---|---|---|---|---|
| **Salary Max Loan – (An advance equivalent to monthly net salary credited to any of the following: SalaryMax Current Account or SalaryMax Savings Account or Easy Saver or Big Saver or Araliya Savings or NDB Zee )** | • An Advance equivalent to one month's net salary<br>• Repayable in 12 equal Monthly installments<br>• Pre-payment charges on Early/Part settlement not applicable<br>• Processing fee waived | Please refer to the Tariff Booklet on the NDB web site for detailed and latest charges and minimum balance requirements.<br><br>The latest interest rate and annual effective rate (AER) can be referred to on the NDB website. | • Completed Application for Salary Max Backed Overdrafts ,Sal max Loan or Vismitha Loan<br>• Certified Salary slips for latest 3 months<br>• Copy of the National Identity Card. | • Residents of Sri Lanka over 18 years of age and should not exceed the age of 55 years as of maturity date of Overdraft/Loan.<br>• Have to be employed at a Company pre-approved by NDB<br>• A monthly Credited salary above LKR75,000 to be eligible for the Loan<br>• A monthly Credited salary above LKR250,000 to be eligible for the Overdraft<br>• Maximum Loan/overdraft amount will be the minimum of the account credited salary for three months from date of application subject to a maximum of LKR 500,000/=<br>• Vismitha Loan Facility (90% of the average daily savings balance over the previous 12 months Or Closing account balance as at date of grant of the loan, whichever is lower |

## 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 (Branch Contact Details) or your Relationship Manager
Contact the 24 hour Call Centre on +94 (0) 11 2448888 / +94 (0)117448888
E-mail us at: contact@ndbbank.com
Write to: The Customer Experience Officer, National Development Bank PLC. No 92, Bernard Soysa Mawatha, Colombo 05.

**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.

**Mr. Ananda Kumaradasa**
The Financial Ombudsman
Office of the Financial Ombudsman
143A, Vajira Road
Colombo 05
Contact number: +94 11 259 5624
TeleFax: +94 11 259 5625
Email: fosril@sltnet.lk

Website: www.financialombudsman.lk

**Financial Consumer Relations Department (FCRD) of Central Bank of Sri Lanka**

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