

KEY FACT DOCUMENT – CUSTODY, TRUSTEE AND ESCROW SERVICES

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
NDB Custody Services	<ul style="list-style-type: none"> • Safekeeping of Assets - Equity and Fixed Income Securities. • Cash settlement of security purchase and collection of security sales proceeds - Equity and Fixed Income Securities • Transaction processing pertaining to investments - Equity and Fixed Income Securities • Assistance for Corporate Actions – Right/Bonus issues, IPOs, etc. • Periodic Portfolio Reporting 	<ul style="list-style-type: none"> • If the AUM is below LKR 3Bn: <ul style="list-style-type: none"> • Monthly flat fee/Variable fee for Individuals (Negotiable) • Monthly flat fee/Variable fee for corporates (Negotiable) • If the AUM is above LKR 3Bn: <ul style="list-style-type: none"> • Monthly flat fee/Variable fee for Individuals (Negotiable) • Monthly flat fee/Variable fee for corporates (Negotiable) <p>(Fees are Negotiable based on the AUM plus applicable government taxes)</p>	<p>Individuals:</p> <ul style="list-style-type: none"> • Duly signed Custody Agreement. • Duly completed signed account opening application forms (Custody Current Account, CSE CDS Account and CBSL CDS Account) and supporting documents required for verification. <p>Corporates:</p> <ul style="list-style-type: none"> • Duly signed Custody Agreement. • Certified Extracts of Board Resolution and Authorized Signatories List, Company documents for fresh onboarding • Duly completed signed account opening application forms (Custody Current Account, CSE CDS Account and CBSL CDS Account) and supporting documents required for verification. 	<p>Eligible Customers:</p> <ul style="list-style-type: none"> • High Net Worth Individuals • Corporates • Clubs, Societies and Charities • Online Payment Gateway Companies (E-Custody) • Foreign Individuals and Corporates • Fund Management Companies and Fund Managers

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NDB Trustee Services	<ul style="list-style-type: none"> • Confirmation with regard to clauses in legal drafts acting in the best interest of the investors and ensuring investment safety. • Opening and maintaining a Trust Account on behalf of the transaction/Facilitating timely maturities • Managing and maintaining the physical portfolio of the collateral pledged throughout the tenor of the transaction. • Analyzing collateral pledged and ensuring the security cover is maintained throughout the transaction. • Commencing audits on the collaterals and ensuring no lapses arise. • Accommodating in releasing fully settled contracts on request in a timely manner to the issuers of the securitization/syndication and ensuring replacements are obtained • Providing Balance Confirmations on investments made in the securitization/syndication. • Accommodating Secondary Market Sales. • Providing maturity alerts via Email. 	<ul style="list-style-type: none"> • Securitization, Syndication, Agent Services – Negotiable • Debentures – Negotiable <p>(Government taxes will be applicable)</p>	<ul style="list-style-type: none"> • Present a proposal on the Transaction appointing NDB as the Trustee/Agent. • Provide a completed Board Resolution (BR) and open a bank account for the transaction. • Share the softcopies of draft legal documentation as applicable along with the relevant schedules for the legal confirmation. • Furnish the portfolio and Due Diligence Report for evaluation. 	Eligible Customers: <ul style="list-style-type: none"> • Registered Finance Companies • Debenture issues • Arrangers • Fund Management Companies

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<p>NDB Escrow Services</p>	<ul style="list-style-type: none"> • Provides a neutral and secure third-party mechanism for holding assets until agreed conditions are met. • Reduces risk of disputes by ensuring assets (funds, documents, software source codes, etc.) are released only upon fulfilment of contractual obligations. • Enhances trust and transparency between transacting parties. • Facilitates structured fund flow monitoring with periodic (e.g., monthly) reporting when applicable. • Supports a wide range of transactions: <ul style="list-style-type: none"> - Real Estate - Mergers & Acquisitions (M&A) - Software Source Code Escrow - Other commercial transactions 	<ul style="list-style-type: none"> • Real Estate Escrow -Monthly fee based on total transaction value or % of value (Negotiable) • Mergers & Acquisitions – One off fee based on size of the transaction or % value (Negotiable) • Software Escrow - Monthly flat fee (Negotiable) • Other Business Transactions – One off fee/ Monthly flat fee negotiable depending on transaction nature 	<ul style="list-style-type: none"> • Duly signed Escrow Agreement. • Certified Extracts of Board Resolution and Authorized Signatories List. • Duly completed signed account opening application forms (Custody Accounts) and supporting documents required for verification. 	<p>Eligible Customers:</p> <ul style="list-style-type: none"> • Individuals, Corporates and Institutions • Property Developers and Individual Property Buyers • Companies and Individuals involved in Mergers & Acquisitions • Software Companies, Developers, and Licensees • High Net Worth Individuals • Joint Ventures / Partnerships • Any party requiring a neutral third-party custodian for secure safekeeping and conditional release of assets

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Manager
- Through NDB Call Centre
- E-mail us at: contact@ndbbank.com
- Write to: The Manager – Custody and Trustee Services Department, National Development Bank PLC, No 40, Nawam Mawatha, Colombo 02.

In the event a satisfactory solution is not provided by the bank, customer can escalate his/her complain to the Office of the Financial Ombudsman of Sri Lanka.

Mr. Ananda Kumaradasa

Financial Ombudsman
Office of the Financial
Ombudsman No.01,
Bethesda Place, Milagiriya,
Colombo 05.

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259 5624

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