

NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENT

PRODUCT LIFECYCLE MANAGEMENT

- *NEOS Biz*

KEY FACT DOCUMENT – NEOS Biz

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
NEOS Biz service	- Users can view 360° Home Screen such as balances of accounts, credit cards, fixed deposits, loans and leases through home screen. - View 10 recent Transactions - NEOS Activity assists the customer to inquire all transactions performed through NEOS Biz mobile app. The details will be displayed as individual records. - Transaction Approvals can be managed within the NEOS BIZ app as Inputters and Authorizers can be assigned - Ability to update employee details and carry out relevant payments to the employees. - Easy to handle supplier payments - Biller Management - Bulk Salary Payments for up to 50 employees at a time. - Single and Bulk bill payments - Users can select up to 10 billers at a time for bulk bill payments. - Single and bulk Fund Transfers - Users can select up to 10 payees at a time for bulk funds transfers. - Merchant QR Payments - Credit Card Settlements - Inbox/Outbox feature to receive and initiate requests with the Bank.	Please refer the 'Tariff' sheet uploaded in the 'Downloads' section in the NDB bank corporate website	- Existing or new customers can register for NEOS Biz by visiting branch and submitting the NEOS Biz Registration Form, Business Registration and Board Resolution of the Corporate Key Risks - Users may be at risk of unauthorized access to their accounts or personal information due to compromised passwords or biometric data. - Storing passwords or biometric data on shared devices could lead to unauthorized access. - Failure to promptly report unauthorized access or security breaches could result in financial losses or identity theft.	- The service is offered to individual and corporate customers - Customer must maintain designated equipment and use secure methods to access the application. - The customer shall use his/ her mobile phone, the number of which has been informed to the Bank (designated mobile phone).to access the Service(s) - The bank grants the customer a non-exclusive right to use the mobile banking application according to these Terms and Conditions - Customer must provide accurate information and notify the bank of any errors. - Passwords are communicated to authorized users via SMS. - Login methods include password or biometrics - Customer accepts responsibility for all transactions. - Customer must change passwords regularly and keep those confidential. - The customer should promptly inform the bank of any loss or theft of the customer's mobile phone number by calling NDB Call Center on +94 112 448888 - Bank reserves the right to charge fees for transactions. - Customer can terminate the use of the application by informing the bank. - Bank may cancel or withdraw the application at its discretion.

				14. Users consent to terms and conditions at first login. 15. Customer must comply with all applicable laws and regulations. 16. For further details please refer the Terms & Conditions available under 'NDB NEOS BIZ' in the 'Downloads' section in the NDB bank corporate website
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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

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

Complaint handling procedure

In the event of a complaint, customer may contact the Relationship Manager directly or contact the NDB Call Centre on 0112 448888.

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.

Classification: **Public**

Mr. Ananda Kumaradasa

The Financial Ombudsman

Office of the Financial Ombudsman

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