NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENT

PRODUCT LIFECYCLE MANAGEMENT

- **e-Statements**

Classification: Public

KEY FACT DOCUMENT – E-STATEMENTS

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
e-Statement Service	• Guaranteed security with password protection • Receive a consolidated e-Statement, displaying an overview of all your products at NDB • Graphical description of monthly savings and expenses • An easy to understand e-Statement • Capability of carrying out your own financial analysis • e-Statements of individual accounts depicting transaction wise details	• No charges apply	• Existing account holders can register for E-statement service by calling the Call Center or by visiting the closest branch and obtain e-Statement to enroll for the service • You may also enroll yourself at the time of opening your account with the Bank.	1. Customers are responsible for ensuring the security of their designated email address. 2. Customers can change their designated email by calling the 24-hour Call Center. 3. Keeping the email address updated ensures e-Statements reach the correct recipient. 4. To view e-Statements, customers need Adobe Acrobat version 6 or later. 5. Customers should regularly check their designated email for e-Statements. 6. If e-Statements cannot be provided, the bank may offer paper statements upon customer request. 7. Statement frequency is monthly, issued on the last day of each month. 8. Customers must promptly view their e-Statements. Any errors, discrepancies, or unauthorized transactions should be reported immediately to the Bank's Call Centre on +94 112 44 8888. 9. The Bank never requests account or security details via email. 10. While the Bank strives for security of transmission of e-Statements, it will not be liable for disruptions, unavailability, or delays in e-

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				Statements due to communication or network failures. 11. The Bank may periodically advertise its products and services through e-Statements. 12. The Bank reserves the right to change/revise/alter the rules and regulations and Terms and Conditions from time to time at the sole discretion of the Bank by giving prior notice on the Bank's website. The use of the Service will constitute the customer's agreement to and receipt of these Terms and Conditions as well as the acknowledgement of the inherent risks in the transmission of e-Statements via e-mail. 13. For further details please refer the Terms & Conditions available under 'e-Statements' 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 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.

How we respond:

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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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