NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENT

PRODUCT LIFECYCLE MANAGEMENT

- *NEOS Online & Mobile Application*

Classification: **Public**

KEY FACT DOCUMENT – NEOS Online and Mobile Application

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 Online and Mobile Application	**Key features** 1. NEOSPay • Can make payments through the NEOS App. • Can make payments via QR scanning to any merchant with Lanka QR in just 3 easy steps "Scan QR, log in and pay". 2. JustPay • Other bank accounts can be added to NEOS App through JustPay 3. Accounts /Fixed Deposits /Islamic Banking /Credit Cards /Loans / Leasing services will be automatically linked to NDB NEOS App 4. Enhanced Security features through face recognition and finger print ID 5. Real Time Funds transfer and Credit card payment facility • NDB NEOS is enabled with real time fund transfer capability (CEFTS) for other bank fund transfers and credit card payments **6.** Have control over your NDB cards • NDB NEOS will give you the ability to switch on/off your credit or debit card • Report a lost card **7.** Pay Someone • Transfer funds to your friends using their contact numbers in your contact list • Scan the QR and pay to NDB account holders • Upload the QR and pay 8. Recharge any postpaid or prepaid connections via NDB NEOS 9. Pay Bills with your accounts 10. Provide your nickname at registration and NDB NEOS will recognize you afterwards	Please refer the 'Tariff' sheet uploaded in the 'Downloads' section in the NDB bank corporate website	1. Registration through mobile device or web browser for online banking. 2. Registrations for mobile application cab be by: • Current/Savings Account • Credit/Debit card • Any other Bank account **Key Risks** 1. 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. 2. 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. 3. 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. 4. Mobile phone being exposed to unauthorized access may lead to theft or fraud of your funds.	• Customer accepts full responsibility for all transactions/requests processed through Mobile Banking / Online Banking howsoever effected. • Customer acknowledges that upon registering for the Mobile Banking / Online Banking services, all Accounts maintained by him/her will be connected to the Mobile Banking Application and/or Online Banking service. • Customer shall not effect transactions through Mobile Banking / Online Banking unless sufficient funds inclusive of bank charges are available in the Customer's Account(s). • Customer agrees that transactions scheduled for future dates will be effected only if sufficient funds are available in the customer Account(s) on the relevant date and time. • Customer agrees when making a payment for the Customer, the Bank neither acts as an agent of the Customer nor an agent of the third party to whom payment is directed. • Customer authorizes the Bank to maintain logs of user activity and the transactions effected by the Customer via Mobile Banking and/or Online Banking • Customer agrees that Mobile

	11. Inbox Options • Stay connected with your bank and send secure instructions such as: • Account Maintenance Inquiries • Complaints and Feedback • Credit Card Inquiries • E-statement Registration Requests • Fund Transfer related Inquiries • Leasing Inquiries • Others Inquiries • SMS Alerts Registration Requests • Travel Plan Update Requests 12. **Schedule Payments** • NDB NEOS users can now easily schedule their bill payments & fund transfers using the schedule payment feature. (Daily, Weekly, Monthly, Quarterly, Annually). 13. **All the Basics at your finger tips** • Check your account balance • View your transaction history • Check your credit card outstanding • View your unbilled credit card transactions and past statements • Find your nearest branch/ATM • Check the latest NDB deals and offers • Push Notification • Set your transaction limits			Banking cannot be used to settle red notices and the same shall be done at a branch of the Bank. • Customer shall accept the Bank's records and statements of all transactions processed through Mobile Banking and/or Online Banking as conclusive and binding on the Customer for all purposes. • Customer has to ensure the safety of the device has to maintain the device in proper working order with adequate safeguards against malicious threats to Mobile Banking and/or Online Banking and shall not use any software in a harmful manner to the Bank. • In the event the customer loses User ID and / or Password, the customer shall immediately inform the Bank. • Customer hereby undertakes to keep the User ID and Password in strict confidentially and leave no room for any person to have access to it at any time under any circumstances. • Customer agrees that the Customer is fully aware of the consequences of using common User IDs and Password that are being used on any electronic media and precautionary measures shall be taken to avoid such situations and will not hold the Bank responsible for any such situations

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.

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