NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENT

PRODUCT LIFECYCLE MANAGEMENT

- **Bank2U**

Classification: Public

KEY FACT DOCUMENT – BANK2U

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
Bank2U Service	Customers are allowed to do the following transactions to and from LKR accounts : 1. Cash deposits (Any account) 2. Utility bill payments via cash (Any customer) 3. Utility bill payments via account (As per Banks policy & procedures) 4. Fund Transfer - Own accounts (As per Bank's policy & procedures) 5. Fund Transfer - Other NDB accounts (As per Bank's policy & procedures) 6. Cash Withdrawal 7. Balance inquiry 8. Mini Statement • Ease of performing transactions using the service where the branch staff extending services at customer location. • Customer gets a receipt for all transactions containing a summary of the transaction • Customers are also offered with alerts via email or SMS for transactions as per customer's request:	Please refer the 'Tariff' sheet uploaded in the 'Downloads' section in the NDB bank corporate website	• Customers can call the branch and request for Bank2U facility. If the branch in that area operates B2U, customer can avail of the B2U service. • Branch will have a customer base which will be visited regularly for cash collections to provide extended banking facilities at the convenience of the customer. **Key Risks** • Errors due to manual intervention	• Customer accepts the transaction once the transaction is confirmed in the Bank2U App • Customer has to ensure the security of the phone as the transactions are OTP verified and OTP is received to the customer mobile number registered in the Core Banking system

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.

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How to share your feedback:

You may contact your Branch Manager on Branch Contact Details

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 Branch Manager or the Credit Officer of the relevant branch by visiting the branch or directly 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 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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