Key Fact Document – NDB Shareek Card

Product / Service

- NDB Shareek Card (Visa Infinite Credit card)
- Exclusively offered for NDB Islamic Banking customers (IBU) maintaining a minimum deposit above LKR 1mn.
- Shariah-compliant card product approved by NDB Shariah Supervisory Board

Financial and Other Benefits

- Premium Privileges: Visa Infinite benefits including LoungeKey membership with access to global airport lounges
- NDB Rewards Program: Earn NDB Rewards Points on eligible purchases, redeemable for a variety of rewards.
- Exclusive discounts at partner merchant 365 days with Best in market offer during seasons
- Exclusive Welcome offer vouchers from partner merchants with every new card welcome pack
- Convenient 0% installment payment plans.

Fees / Charges

- **Tariffs & Charges**: Refer to latest published tariff guide : https://bit.ly/4fVLXJv

Procedure to Obtain the Card

- Available to NDB Islamic Banking customers maintaining a minimum deposit relationship of LKR 1,000,000.
- Application subject to eligibility criteria and credit approval process.
- Issued against 100% cash collateral.
- Cardholder must contact the bank's call center via 94112448888 to activate the card received.

Payment Cycle

- Monthly statement issued.
- **Full statement balance settlement required** within 7 calendar days of statement date.
- No partial payments or revolving balances permitted.
- Payments can be made via:
    - NDB Branches (cash)
    - Cheques (payable to card number)
    - CEFT transfers
    - NDB Internet Banking
    - NEOS Mobile Banking App
    - Standing Instructions from eligible NDB current or Savings account.

Important Terms

- Credit Cards and supplementary shall be issued only to customers of NDB Islamic banking proposition, subject to meeting regulatory requirements for issuance of a credit card.
- An applicant must have an Rs.1,000, 000 or above deposit maintained at the IBU of the bank
- Customer is liable to pay the bank all due charges
- No cash withdrawals or balance transfers permitted.
- Transactions restricted at non-Shariah-compliant merchant categories.
- Card limit determined by collateral/security provided.
- Cardholder must settle dues in full by due date to avoid administrative fees.

- CRIB reporting applies as per regulatory requirements.

Important Documents

- Terms & Conditions: https://bit.ly/4xXOmtz
- Fees calculation method: https://bit.ly/4b3z1hl
- Tariff Guide: https://bit.ly/4fVLXJv
- Customer Charter: https://bit.ly/4bzEE78

Complaint Handling Procedure

Customers may lodge complaints through:

- Any NDB branch
- Call Centre (24/7): 011 744 8888
- Email: contact@ndbbank.com
- Through post: Customer Relationship Manager, Card Centre, NDB Bank PLC, No 40 , Nawam Mawatha, Colombo 02.

Making a complaint to the Financial Ombudsman, Sri Lanka

If the customer does not get a satisfactory response to the customer's complaint from us within 30 days and the customer wishes to pursue other avenues for redress, the customer may approach The Financial Ombudsman, Sri Lanka.

The Financial Ombudsman

Office of the Financial Ombudsman

No.01, Bethesda Place, Milagiriya,

Colombo 05.

Contact Number: (011) 2 595624

Tele/ Fax: +94 11 259 5624

Email: fosril@sltnet.lk

Website: www.financialombudsman.lk