

KEY FACT DOCUMENT – CREDIT CARDS

Products / Services

- Visa Silver
- Visa Platinum
- Visa Signature
- Visa Infinite

For more details please refer <https://www.ndbbank.com/cards>

Financial and other benefits including any incentives & promotions

- 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 installment payment plans
- Convenience of obtaining supplementary cards for immediate family members
- Plastic card is enabled with enhanced security components
- Ability to enhance credit limit subject to income verification.
- Temporary Limits / Bonus limits / in excess -emergency hospital bill payments facilitated up to maximum of 30 days after verification of satisfactory track record.
- Cards issued for RFC, NRFC and RNNFC accounts will be subject to CBSL guide lines
- Balance transfer options
- Free Global Travel Insurance cover up to USD 100,000 (T&C apply)
- Complimentary Airport Lounge priority pass membership and free access (T&C apply)
- Free Insurance coverage to cover the cardholder outstanding at the time of death or permanent disability (T&C apply)

Fees /charges, commission, interest etc...

<http://bit.ly/4eGCfYX>

Procedure to be followed to obtain Product/Service

- The applicant must visit the nearest NDB branch or contact bank's sales representative to apply for a credit card.
- The following documents in addition to the duly completed credit card application must be submitted.
 - Copy of NIC / Valid Passport / Driving License
 - Income details (Latest 3 month's salary slips / bank statements etc...)
 - Billing proof document (If the current residence address differs from the address mentioned in the NIC)
 - Confirmation of the security placement & the letter of set off (For secured /cash back cards only)
- CRIB report will be attached to the application along with the above mentioned documents by the bank representative in order to evaluate the credit scoring of the applicant.
- Card & PIN to be posted to the correspondent address separately.

- Cardholder must contact the bank's call centre via 94112448888 to activate the card received.

Important Terms

- All credit card processing & issuance will be subject to credit evaluation upon submission of required documentation & will be executed at the sole discretion of the bank.
- Credit Cards and supplementary shall be issued only to an individual who is a citizen or a resident of Sri Lanka who is above 18 to 75 years of age on the date of the application and has independent financial means.
- An applicant must have an Rs.100, 000 or above gross income to be proven through the pay slip in order to be eligible for a credit card. (Not an requirement for a cash back / secured credit card facility)
- Customer is liable to pay the bank all due charges
- As per governing regulations, periodic reporting of credit card outstanding amount and arrears will be done to Credit Information Bureau of Sri Lanka (CRIB) for reference of all financial institutions

Complaint Procedure

The following channels are available for customers to lodge complaints.

- Through any NDB branch
- Through our Call Centre (24*7*365)
- E-mail: contact@ndbbank.com
- Through post: Customer Relationship Manager, Card Centre, NDB Bank PLC, No 40 , Nawam Mawatha, Colombo 02