NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENT

- *Western Union*

Classification: Public

KEY FACT DOCUMENT – Western Union Sub Agent Operations

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
Western Union	Beneficiaries of Western Union remittances will be allowed to collect their remittances from any of the NDB Sub Agent locations	Beneficiaries are not required to pay any commission or fees when collecting their Western Union Remittances at NDB Sub Agent locations	1. Customer should produce a valid MTCN (Money Transfer Control Number) communicated by the remitter. 2. Customer should carry a Valid Identification document (National Identity Card /Driving License / Passport) 3. If the beneficiary is a non Sri Lankan, a Valid Visa should be produced 4. Customer should complete the ”To Receive Money Form (only if requested by the Sub Agent) 5. If the transaction is valid and the details furnished by the customer tallies with the details appearing in the Western Union system , customer will be able to collect the remittance 6 NDB Western Union Sub Agent will produce a payment receipt generated by the remittance system (To Receive Money Form) to be handed over to the customer along with the Cash. **Key Risks** 1. Fraudulent Transactions such as identity theft or scams 2. Operational Errors while processing the payments 3. Regulatory Compliances with existing AML policies 4. Service Disruptions due to technical issues 5. Customer Disputes	1. The Service will be offered only for individuals 2. The facility will be available at the sole discretion of the NDB Sub Agent 3. The Western Union remittance is subject to all terms and conditions laid down by Western Union. 4. The Sub Agent has the right to decline any remittance if the beneficiary is unable to produce Valid Identification document or a Valid Visa 5. If any transaction with suspicious nature could be declined by the NDB Sub Agent. 6. As partial payments are not allowed, payment request made by the customer could be declined by NDB Sub Agent due to Unavailability of Cash at the Sub Agent location. 7. Any disputes should be reported to 24 hour NDB Call Centre on +94112 4488888.

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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:
Contact the Head of Remittances at NDB Bank on 0743648272 (jagath.punyarathna@ndbbank.com)
Or the 24 hour Call Centre on +94 (0) 11 2448888 (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
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Colombo 05
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