NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENTS

TREASURY

- *Foreign Exchange Contracts*
- *Dual Currency Deposits*
- *Government Securities- Re Purchase Agreements*
- *Corporate Debt Securities – Re Purchase Agreements*

KEY FACT DOCUMENT – FOREIGN EXCHANGE CONTRACTS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Foreign Exchange Contracts	• Hedge against future foreign exchange rate risk	No fee/commission	• Existing client of NDB, with request through Relationship Manager/Branch Manager • Completion of Dealing Mandate/Letter of Consent • Request to book foreign exchange • Clear understanding of the process and risk associate with the product by referring the Product Sheet issued by NDB • Request and confirm the rate through Relationship Manager /Branch Manager/Treasury • Evidence of proof for booking of Foreign Exchange Transaction (Underline transaction details)	• All derivative transactions are subject to directions issued by the Central Bank of Sri Lanka • NDB Client with pre-approved Foreign Exchange limit to enter in to a contract/s • Currencies and Transactions permitted by Central Bank of Sri Lanka • Maturity up to 2 years and beyond can be considered. • No historical rate rollovers • Minimum amount USD 1,000 or equivalent n other currencies.

KEY FACT DOCUMENT – DUAL CURRENCY DEPOSITS (DCD)

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Dual Currency Deposits (DCD)	• Higher yields on foreign currency placements (Deposits) • Flexible Placements	No fee/commission	• Existing client of NDB • Product suitability assessment meeting with the Relationship Manager/Branch Manager. • Completion of Account Mandate/Dual Currency Deposit –Risk Disclosure Statement/ISDA Master Agreement Client Suitability Statement and read and understanding of Dual Currency Product documents • Request and confirm the rate through Relationship Manager /Branch Manager/Treasury	• All derivative transactions are subject to directions issued by the Central Bank of Sri Lanka • Placement in major foreign currencies up to a period of 6 months • No Lkr placements. • Minimum placement Usd 100,000 or its equivalent in other foreign currencies • Facilities against Dual Currency Deposit is not permitted • NDB reserves the right to offer or decline the product

KEY FACT DOCUMENT – GOVERNMEMNT SECURITIES – REPURCHASE AGREEMENT

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Government Securities Repurchase Agreement	• Investment in Government Securities through a Repurchase Agreement • Flexible tenors • Market based rates • Fully secured by Government Securities allocated to the clients CDS account with minimum haircut regulations applicable.	No fee/commission	• Existing client of NDB, with request through Relationship Manager/Branch Manager • Master Repurchase agreement/CDS account opening form to be signed by client.	• Product is offered based on availability of Government Securities

KEY FACT DOCUMENT – CORPORATE DEBT SECURITIES – REPURCHASE AGREEMENT

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Corporate Debt Repurchase Agreement	• Investment in Corporate Debt Portfolio held by NDB through a Repurchase Agreement • Flexible tenors • Market based rates	No fee/commission	• Existing client of NDB, with request through Relationship Manager/Branch Manager	• Product is offered based on availability of corporate debt securities.

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 (Branch Contact Details) 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