

Dear Inner Circle Member,

Pursuant to a requirement under the customer charter issued by the Central Bank of Sri Lanka, we have prepared a series of Key Fact Documents [KFDs] which are intended to assist you to choose the banking products/services we offer, that are required and appropriate for you.

This KFD gives you a broad outline of the "Inner Circle" proposition available at Nations Trust Bank for personal banking customers.

However, please note that the facts stated in the KFD below is subject to revision according to legal and regulatory changes and the changes in policies and procedures of the Bank. Any revisions to the KFD in connection with changes to such policies and procedures of the Bank will be notified to you by the Bank.

If you wish to know further Information please contact us in the following manner, www.nationstrust.com or 24-hour Call Centre on 0114626262 or e mail to innercircle@nationstrust.com.

In case you have any complaint relating to any of the benefits given below, please forward to us a brief written statement containing the notice of the complaint to;

The Complaints Resolution Officer, Nations Trust Bank, No 242, Union Place, Colomb0 2 or contact us by telephone on 0114626262 / or email to customerservice@nationstrust.com and we will respond to you quickly.

Key Facts on Inner Circle Proposition

Description of the Membership	Benefits to the customers	Types of Fees & Other bank charges	Procedures to be followed to open an account	Major Terms & Conditions
Inner Circle membership - This is a membership and a relationship banking proposition including investments, an array of other financial privileges and time saving solutions to the fingertips of the customer with a highest level of personalized service and attention.	Dedicated Relationship Ambassador for direct contact and personalized service at a specially allocated customer area. Salary Guard* - For those who are remitting their salary to NTB, an insurance cover for 6 times your monthly salary up to a maximum of LKR 1,200,000 in the event of a sudden demise Inner Circle branded Debit Card and Cheque books Debit Card - Nations Shopping Debit Card with 1st year fee waiver and no joining fees Three free withdrawals for a month from over 3500 Lanka Pay connected ATMs, Daily ATM withdrawal limit up to LKR 200,000.00 and daily POS limit of LKR 150,000.00 Credit Cards - American Express Platinum Credit Card / Gold Credit Card with no joining fee and 1st year annual fee waived off Bank at your Door Step (BAYD) - Within Colombo and greater-Colombo, IC customers can avail the BAYD services and they get two free transactions per month	No joining fees No annual fees No monthly fees No documentation fees A service charge of Rs 1,500/- per month will be charged if the customer does not maintain the required portfolio balance as agreed at the time of enrolment to the Inner Circle membership. Banks usual fees & charges will apply subject to exceptions described under "Benefits" in the preceding column	Current & Savings accounts are opened in the digital format "ALPHA" by digitally completing and adhering to the General Business Conditions and MIS form, address verification form, signature card, salary slip for NSS accounts from any location. Fixed Deposits are opened with standard account opening mandate for existing customers as the CASA is already opened in the digital platform complying to all documentary requirements. Valid NIC copy or Passport copy is required Documentary evidence is required for address verification if the resident address differs from NIC or Passport Utility bill/Bank statement/Tax assessment/letter from a public authority to verify the permanent address given in the mandate (Must be within the past 3 months)	Sri Lankan nationals over 18 years, holding a valid NIC/Passport and resident/nonresident in Sri Lanka. Non-nationals who have valid resident Visa Inner Circle - Eligibility Criteria (i) A minimum net monthly salary remittance of LKR 200,000.00 to Nations Salary Saver (NSS) Account as a single credit (fixed allowances remitted within the same month will be considered with proof however, standing orders, cash deposits or manual transfers will not be considered.) E-statement & Mobile Banking registration is compulsory Standing orders, cash deposits or manual transfers will not be considered OR (ii) Maintain a Rs. 2 Mn or above in a Fixed Deposit and a minimum monthly average credit balance of Rs. 10,000 in a Savings Account or a Current Account OR (iii) Maintain a total deposit relationship of Rs. 2 Mn in a Fixed Deposit/s, Current or Savings Accounts (In one account or as a combination) with a compulsory minimum monthly average credit balance of Rs10,000 in a Savings Account. E-statement & Mobile Banking registration is compulsory OR (iv) Remit a monthly net salary of USD 750 or equivalent value in any designated foreign currency to a PFC account Emerging Inner Circle - Eligibility Criteria i) As an Intern Doctor, Remit a minimum net salary of Rs. 65,000/- to a "Nations Salary Saver" (NSS) savings or NSS current account on a monthly basis. This amount will be remitted as a single payment during a given month and not as part payments; OR ii) As a Preliminary Doctor, Remit a minimum net income of Rs. 100,000/- to a "Nations Salary Saver" (NSS) savings or NSS current account on a monthly basis. OR iii) As an employed graduate in Engineering/ Information Technology or Accounting & Finance, remit a minimum net salary of Rs. 100,000/- to a "Nations Salary Saver" (NSS) savings or NSS current account on a monthly basis. This amount will be remitted as a single payment during a given month and not as part payments OR iv) As a qualified architect remit a minimum net income of Rs. 100,000/- to a "Nations Salary Saver" (NSS) savings or NSS current account on a monthly basis. OR v) As a qualified lecture architect remit a minimum net income of Rs. 100,000/- to a "Nations Salary Saver" (NSS) savings or NSS current account on a monthly basis.

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	Digital Banking Facilities - Mobile Banking, Online Banking, FriMi and EBox			<p>Salary can be credited to the NSS account in following ways; Via a SLIP/account transfer by the employer Through a cheque deposit drawn in favor of the 'The Manager, NTB on account of [Name] Through a \$I from other bank account within the next 30days)</p> <p>The service fee will be recovered from any savings or current account (including any senior citizens and FriMi account, but excluding Nations Kidz accounts</p> <p>Nations Kidz accounts will not be considered for calculation of the monthly average balance requirement</p> <p>Cash deposits to NSS accounts will not be considered under salary criteria</p> <p>If the salary is not getting credited to the NSS account consecutively for 3months the benefits of the NSS account will be excluded</p> <p>Eligibility Criteria for Salary Guard & Health Guard –In order to be eligible for this benefit, Account holders must remit the monthly net salary according to their agreement with the bank for a consecutive period of 3 months from the date of being enrolled as a Nations Inner Circle member. Bank will make the insurance payment on behalf of the customer only for the first year and thereafter customer must make the payment and continue with the Insurance cover.</p>

In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the Inner Circle Proposition and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/terms-and-conditions-2>

Types of Fees and other bank charges which may be subject to change from time to time shall be published on the official website of the Bank.

In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail.