



NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENTS

RETAIL BANKING

- *PERSONAL FOREIGN CURRENCY (PFCA)*

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The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest etc.	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<p>PERSONAL FOREIGN CURRENCY (PFCA)</p>	<ul style="list-style-type: none"> • Debit Card Facilities • Internet Banking • Mobile Banking <p><u>Permitted Debits</u></p> <ul style="list-style-type: none"> • Inward remittances • Foreign currency brought into Sri Lanka. • Transfer from PFCA accounts/Business foreign currency accounts (BFCA) and accounts in Offshore Banking Unit. • If the account holder is a resident outside Sri Lanka or a non-national resident in Sri Lanka transfers from an Inward Investment Account (IIA) of the same account holder. • If the account holder is a non-national employee resident in Sri Lanka, monthly salary, employment benefits and other related benefits. <p><u>Permitted Debits</u></p> <ul style="list-style-type: none"> • Any outward remittance. • Local disbursements. • Transfer to PFCA accounts/Business foreign currency accounts (BFCA) and accounts in Offshore Banking Unit. • If the account holder is a resident outside Sri Lanka or a non-national resident in Sri Lanka transfers to own IIA. 	<p>Please refer the banks tariff booklet.</p>	<ul style="list-style-type: none"> • An individual including a minor who is a Sri Lankan national • An individual of Sri Lankan origin including a minor who is a resident outside Sri Lanka • A non-national resident in Sri Lanka • A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka • An administrator or executor of the estates of a deceased person, who maintained a personal foreign currency account with that authorized dealer or restricted dealer until the completion of the administration of the deceased person's estate may open a PFCA • The Customer to submit the Banks Account Opening documentation, Identification documents and other documents that may be requested by the Bank. 	<ul style="list-style-type: none"> • Accounts may be opened as Current, Savings and Term Deposits accounts • Sole or joint accounts are allowed with another eligible person. • Can be opened only in Any designated foreign currency

- Withdrawal in foreign currency notes up to USD 10,000 in foreign currency notes (or equivalent in any other foreign currency) for travel purpose.
- Foreign currency withdrawals for non-national resident outside Sri Lanka who is on temporary visit to Sri Lanka.

For more details on the Permitted Debits and Credits – Please refer Regulations No.3 of 2017 – (issued under Section 29 read with Section 7 of the Foreign Exchange Act No 12 of 2017

Complaint Procedure

The following methods are available for customers to lodge complaints

- Through the Branch Manager or the Relationship Manager
- Through our call centre
- E-mail us at: contact@ndbbank.com
- Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02.

In the event a satisfactory solution is not provided by the bank, customer can escalate his/her complaint to 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