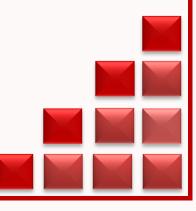


KEY FACT DOCUMENTS

RETAIL BANKING

• PERSONAL FOREIGN CURRENCY (PFCA)



NDB bank

| KEY FACT DOCUMENT – PERSONAL FOREIGN CURRENCY (PFCA) | | | | | |
|--|--|---|--|---|--|
| 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 | |
| PERSONAL FOREIGN CURRENCY (PFCA) | Debit Card Facilities Internet Banking Mobile Banking Permitted Debits 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. Permitted Debits Any outward remittance. Local disbursements. Transfer to PFCA accounts (BFCA) and accounts in Offshore Banking Unit. If the account holder is a non-national employee resident in Sri Lanka, monthly salary, employment benefits and other related benefits. | Please refer the banks tariff booklet. | 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. | Accounts maybe 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