PERSONAL FOREIGN CURRENCY (PFCA)
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<table>
<thead>
<tr>
<th>The Product / Service</th>
<th>Financial and other benefits including any incentives &amp; promotions</th>
<th>Fees /charges, commission, interest etc.</th>
<th>Procedure to be followed to obtain Product/Service</th>
<th>Major Terms and conditions</th>
</tr>
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<tbody>
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<td>Debit Card Facilities</td>
<td>Internet Banking</td>
<td></td>
<td>An individual including a minor who is a Sri Lankan national</td>
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<tr>
<td>Internet Banking</td>
<td>Mobile Banking</td>
<td></td>
<td>An individual of Sri Lankan origin including a minor who is a resident outside Sri Lanka</td>
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<td>A non-national resident in Sri Lanka</td>
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<td>A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka</td>
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<td>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</td>
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<td>The Customer to submit the Banks Account Opening documentation, Identification documents and other documents that may be requested by the Bank.</td>
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</tbody>
</table>

#### 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/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.

- 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

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
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Email: fosril@slt.net.lk
Website: www.financialombudsman.lk