Diplomatic Foreign Currency Accounts (DFA) and Diplomatic Rupee Accounts (DRAs)
## KEY FACT DOCUMENT – Diplomatic Foreign Currency Accounts (DFA) and Diplomatic Rupee Accounts (DRAs)

<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>
</thead>
</table>
| Diplomatic Foreign Currency Accounts (DFA) and Diplomatic Rupee Accounts (DRAs) | • Debit Card Facilities  
• Internet Banking  
• Mobile Banking | Please refer the banks tariff booklet. | • The Customer to submit the Bank’s Account Opening documentation, Identification documents and other documents that may be requested by the Bank. | • Accounts can be opened by Foreign Diplomatic Missions and Family members of Diplomatic personnel, in Sri Lanka, who hold diplomatic or non-diplomatic passport and have been exempted from the requirement of obtaining resident visa issued by the Department of Immigration and Emigration.  
• Accounts can be maintained in Current, Savings or Term Deposits  
• No Cheque books can be issued |

### Permitted Credits – DFA
- Remittances in foreign exchange received from outside Sri Lanka.
- Foreign currency brought into Sri Lanka by the account holder.
- Transfers from Inward Investment Accounts and accounts maintained in the Offshore Banking Units of
- Transfers from Diplomatic Foreign Currency Accounts and Diplomatic Rupee Accounts

### Permitted Debits – DFA
- Any outward remittances made outside Sri Lanka.
- Withdrawal in foreign currency or in Sri Lanka Rupees for local expenses of the account holder.
- Transfers to Inward Investment Accounts and accounts maintained in the Offshore Banking Unit of the same account holder.
- Transfers to Diplomatic Foreign Currency Accounts and Diplomatic Rupee Accounts, irrespective of the account holder.
- Transfers to Personal Foreign Currency Accounts of any other person.

### Permitted Credits – DRRA
- Remittances in foreign exchange received from outside Sri Lanka.
- Refunds, reimbursements and payments due to the account holder from any person in Sri Lanka.
- Sale proceeds of motor vehicles owned by the account holder, derived in Sri Lanka upon submission of documents by the account holder.
Permitted Debits – DRA
- Outward remittances of visa fees, refunds, reimbursements and sale proceeds of motor vehicles owned by the account holder.
- Transfers to Inward Investment Accounts of the same account holder.
- Transactions approved by the relevant line Ministry.

For more details on the Permitted Debits and Credits – Please refer Foreign Exchange Gazette relating to DFAs and DRAs and Direction No. 5 and 24 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.

The contact details of the Financial Ombudsman are:

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