NATIONAL DEVELOPMENT BANK PLC.

KEY FACT DOCUMENTS

RETAIL BANKING

- SENIOR FOREIGN NATIONALS’ SPECIAL ACCOUNTS
## KEY FACT DOCUMENT – SENIOR FOREIGN NATIONALS’ SPECIAL ACCOUNTS

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<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>
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| SENIOR NATIONALS’-SPECIAL ACCOUNTS | • Internet Banking  
• Mobile Banking | Please refer the banks tariff booklet. | • The Customer to submit the Banks Account Opening documentation, Identification documents and other documents that may be requested by the Bank. | • The account can be opened by Senior Foreign Nationals aged 55 years and above who have obtained a Residence Visa under the “Sri Lanka – MY DREAM HOME PROGRAMME”  
• Accounts can be opened in Current, Savings or Term Deposits  
• The account to be opened depositing the minimum initial sum of USD 15,000 or an equivalent amount in any convertible foreign currency. |
| Permitted Credits | • Inward remittances or foreign currency brought into the country by the account holder. | | |
| Permitted Debits | • Local expenses of the investor and his dependents  
• Outward remittances for payments related to current transactions of the account holder and/or his dependents residing in Sri Lanka | | |
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
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Colombo 05
Contact number: +94 11 259 5624
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