



# NATIONAL DEVELOPMENT BANK PLC.

## KEY FACT DOCUMENTS

### RETAIL BANKING

- *Easy Saver Savings*
- *Big Saver Savings*
- *Big Saver Plus*
- *High End Saver*
- *Money Market Savings Account*
- *Real Saver Account (RSA)*
- *Vishmitha Savings Account*
- *Salary Max Current Account*
- *Salary Max Savings Account*
- *Salary Max Loan*
- *NDB Minor Savings*
- *NDB Shilpa Savings Account*
- *NDB Savings Planner Account*
- *NDB Minor Savings Planner Account*
- *NDB Araliya Savings*
- *Aachara Savings Account*
- *Aachara Current Account*
- *Aachara Fixed Deposits*
- *NDB Fixed Deposit*
- *NDB Araliya Savings*

## KEY FACT DOCUMENT – EASY SAVER SAVINGS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Easy Saver</b>	<ul style="list-style-type: none"> <li>Interest calculated on daily balance and credited monthly.</li> <li>Internet Banking, Mobile Banking and e-statement facility</li> <li>Standing Order facility.</li> <li>Sweep in /Sweep out facilities.</li> <li>Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>Residents of Sri Lanka over 18 years of age</li> <li>Initial Account opening deposit LKR 1,000</li> </ul>

## KEY FACT DOCUMENT – BIG SAVER

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Big Saver</b>	<ul style="list-style-type: none"> <li>Interest calculated on daily balance and credited monthly.</li> <li>Internet Banking, Mobile Banking and e-statement facility</li> <li>Standing Order facility</li> <li>Sweep in /Sweep out facilities.</li> <li>Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>Residents of Sri Lankan over 18 years of age</li> <li>Initial Account opening deposit LKR 25,000</li> </ul>

## KEY FACT DOCUMENT – BIG SAVER PLUS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Big Saver Plus</b>	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Internet Banking, Mobile Banking and e-statement facility</li> <li>• Standing Order facility</li> <li>• Sweep in /Sweep out facilities.</li> <li>• Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>• 24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>• Completion of Mandate.</li> <li>• KYC Requirement (Know Your Customer)</li> <li>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>• Residents of Sri Lankan over 18 years of age</li> <li>• Initial Account opening deposit and monthly minimum balance requirement - LKR 25,000</li> </ul>

## KEY FACT DOCUMENT – HIGH END SAVER

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>High End Saver</b>	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Internet Banking, Mobile Banking and e-statement facility</li> <li>• Standing Order facility</li> <li>• Sweep in /Sweep out facilities.</li> <li>• Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>• 24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	A service charge of LKR 5,000 is applicable if the balance falls below the average minimum balance requirement.	Please contact the NDB call center or visit the nearest Branch for more information.	<ul style="list-style-type: none"> <li>• Residents of Sri Lanka over 18 years of age</li> <li>• Initial Account opening deposit LKR 1,000,000 Minimum monthly average balance is LKR 1,000,000</li> </ul>

## KEY FACT DOCUMENT – MONEY MARKET SAVINGS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions								
<b>High End Saver</b>	<ul style="list-style-type: none"> <li>Interest rate based on the inter-bank call money market rate and adjusted weekly.</li> <li>Interest calculated on daily balance and credited monthly.</li> <li>Internet Banking, Mobile Banking and e-statement facility</li> <li>Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	<p>A service charge of LKR 5,000 is applicable if the balance falls below the average minimum balance requirement.</p> <table border="1"> <thead> <tr> <th colspan="2">Interest</th> </tr> <tr> <th>Interest Structure (LKR)</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Tier 1 : 0 -999,999.99</td> <td>3.00%</td> </tr> <tr> <td>Tier 2 : 1,000,000 &amp; above</td> <td>8.75%*</td> </tr> </tbody> </table> <p>* rate reviewed weekly</p>	Interest		Interest Structure (LKR)	Rate	Tier 1 : 0 -999,999.99	3.00%	Tier 2 : 1,000,000 & above	8.75%*	Please contact the NDB call center or visit the nearest Branch for more information.	<ul style="list-style-type: none"> <li>Residents of Sri Lanka over 18 years of age</li> <li>Initial Account opening deposit LKR 1,000,000</li> <li>Minimum monthly average balance is LKR 1,000,000</li> </ul>
Interest												
Interest Structure (LKR)	Rate											
Tier 1 : 0 -999,999.99	3.00%											
Tier 2 : 1,000,000 & above	8.75%*											

## KEY FACT DOCUMENT – NDB Current Account

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Regular Current Account</b>	<ul style="list-style-type: none"> <li>Internet Banking, Mobile Banking and e-statement facility</li> <li>Standing Order facility.</li> <li>Sweep in /Sweep out facilities</li> <li>Convenient Cash deposits withdrawals / Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>Personal Interview by the Branch Manager.</li> <li>Completion of Mandate.</li> <li>Introduction (From an existing NDB Current Account holder).</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>Residents of Sri Lanka over 18 years of age</li> <li>Minimum deposit Personal Account- LKR 25,000 Business Account –LKR 50,000</li> </ul>

## KEY FACT DOCUMENT – Real Saver Account (RSA)

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Real Saver Account (RSA) – Savings Account with a monthly pledge leading to Bonus Interest.</b>	<ul style="list-style-type: none"> <li>• A monthly saving commitment (Pledge) to be made and upon fulfillment would be entitled to bonus interest.</li> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Internet Banking, Mobile Banking and e-statement facility.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>• Completion of Mandate.</li> <li>• KYC Requirement (Know Your Customer)</li> <li>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Monthly Pledge Declaration and Terms and Conditions</li> <li>• Duly Signed Withholding Tax (WHT) declaration (If applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• Residents of Sri Lanka over 18 years of age.</li> <li>• Initial deposit 1,000/-</li> <li>• Interest paid from LKR 1,000/-</li> <li>• Monthly pledged amount to be deposited to the RSA Account to be entitled for bonus interest.</li> <li>• One Withdrawal without foregoing bonus interest.</li> <li>• Monthly interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations.</li> <li>• Pass Book Savings Account</li> </ul>

## KEY FACT DOCUMENT – Vishmitha Savings Account

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Vishmitha Savings Account (An Interest free loan up to 90% of the average savings balances after one year).	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Internet Banking, Mobile Banking and e-statement facility.</li> <li>• Convenient Cash deposits/withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>• Standing Order facility.</li> <li>• 24 hours worldwide access to your account through visa enabled Debit Card.</li> <li>• An interest free loan up to 90% of your average savings balances after one year.</li> <li>• Loan facility available every year and repayable in 12 equal monthly installments</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest. charges	<ul style="list-style-type: none"> <li>• Completion of Mandate.</li> <li>• KYC Requirement (Know Your Customer)</li> <li>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> <li>• Duly signed Terms and conditions and Vishmitha indemnity form</li> </ul>	<ul style="list-style-type: none"> <li>• Sri Lankan over 18 years of age</li> <li>• A minimum initial deposit of LKR 2,000/-</li> <li>• Interest paid from LKR 2,000/- onwards</li> <li>• Pass Book Savings Account</li> <li>• An interest free loan up to 90% of the average balance, payable over a period of one year at Zero percent interest.</li> <li>• Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations.</li> </ul>

## KEY FACT DOCUMENT – Salary Max Current Account

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Salary Max Current Account - (Account for the salaried segment)	<ul style="list-style-type: none"> <li>• First Personalized 10 or 25 leaf cheque book issued free of charge.</li> <li>• Internet Banking, Mobile Banking and e-statement facility.</li> <li>• One Standing Order placed within the first three months of opening the account Free of charge.</li> <li>• Sweep in/ Sweep out facilities.</li> <li>• Convenient Cash deposits/withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>• 24 hours worldwide access to your account through visa enabled Debit Card.</li> <li>• Credit cards subject to Bank stipulated terms and Conditions.</li> <li>• Personal Loans subject to Bank stipulated Terms and Conditions</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges.	<ul style="list-style-type: none"> <li>• Personal Interview by the Branch Manager.</li> <li>• Completion of Mandate.</li> <li>• Introduction (From an existing NDB Current Account holder.)</li> <li>• KYC Requirement (Know Your Customer)</li> <li>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>• Residents of Sri Lanka over 18 years of age</li> <li>• No Minimum Average Balance requirement.</li> </ul>

## KEY FACT DOCUMENT – Salary Max Savings Account

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Salary Max Savings Account – (Account for the salaried segment)	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Internet Banking, Mobile Banking and e-statement facility.</li> <li>• Convenient Cash deposits/ Withdrawals /Fund transfers through island wide branch network</li> <li>• Standing Order facility.</li> <li>• 24 hours worldwide access to your account through visa enabled Debit Card.</li> <li>• Credit cards subject to Bank stipulated terms and Conditions.</li> <li>• Personal Loans subject to Bank stipulated Terms and Conditions</li> </ul>	Please refer the NDB web site for latest interest rates.	<ul style="list-style-type: none"> <li>• KYC Requirement (Know Your Customer)</li> <li>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> <li>• Duly Signed Withholding Tax (WHT) declaration (If applicable).</li> </ul>	<ul style="list-style-type: none"> <li>• Residents of Sri Lanka over 18 years of age.</li> <li>• Interest Paid from LKR 1,000/-</li> <li>• Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations.</li> <li>• Unlimited number of Withdrawals</li> </ul>

## KEY FACT DOCUMENT – Salary Max Overdrafts and Loans

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Salary Max Loan – (An advance equivalent to monthly net salary credited to the Salary Max Current or Savings Account)	<ul style="list-style-type: none"> <li>• An Advance equivalent to one month's net salary</li> <li>• Repayable in 12 equal Monthly installments</li> <li>• Pre-payment charges on Early/Part settlement not applicable</li> <li>• Processing fee waived</li> </ul>	Please refer the NDB web site for latest interest rates.	<ul style="list-style-type: none"> <li>• Completed Application For Salary Max Backed Overdrafts and Loans</li> <li>• Latest original salary slip</li> <li>• Health Declaration</li> <li>• Copy of the National Identity Card.</li> </ul>	<ul style="list-style-type: none"> <li>• Residents of Sri Lanka over 18 years of age.</li> <li>• Monthly credited salary above LKR75,000</li> </ul>

## KEY FACT DOCUMENT – NDB Minor Savings

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
• NDB Minor Savings	<ul style="list-style-type: none"> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Free life insurance and permanent Disability cover for the parent and Free hospitalization cover for children over one year.</li> <li>• Attractive gift scheme for the child</li> <li>• Achievers recognition program for the Grade 5 Scholarship examination &amp; GCE O/L examination.</li> </ul>	Please refer the NDB web site for latest interest rates.	<ul style="list-style-type: none"> <li>• Completed mandate duly signed by parent/guardian</li> <li>• A copy of the child's birth certificate</li> <li>• A copy of valid National Identity Card (NIC) of the Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Address proof (if needed)</li> <li>• Duly signed Withholding Tax(WHT) declaration (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• A minimum initial deposit of LKR 500/-</li> <li>• No withdrawals until child complete 18 years.</li> <li>• Pass Book Savings Account</li> </ul>

## KEY FACT DOCUMENT – NDB Shilpa Savings (For Minors)

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
NDB Shilpa Savings Account. (Minor Savings Account with a monthly pledge leading bonus interest.)	<ul style="list-style-type: none"> <li>A minimum monthly saving commitment of LKR 500/- (Pledge) to be made and upon fulfillment would be entitled to bonus interest.</li> <li>Interest calculated on daily balance and credited monthly.</li> <li>Free life insurance and permanent Disability cover for the parent and Free hospitalization cover for children over one year.</li> <li>Attractive gift scheme for the child</li> <li>Achievers recognition program for the Grade 5 Scholarship examination &amp; GCE O/L examination.</li> </ul>	Please refer the NDB web site for latest interest rates	<ul style="list-style-type: none"> <li>Completed mandate duly signed by parent/guardian</li> <li>A copy of the child's birth certificate</li> <li>A copy of valid National Identity Card (NIC) of the Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Address proof (if needed)</li> <li>Duly signed Withholding Tax(WHT) declaration (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Three Unique Categories based on the age and time of account opening.</li> <li>A minimum initial deposit of LKR 500/-</li> <li>No withdrawals until child complete 18 years.</li> <li>Monthly pledged amount to be deposited to the Shilpa Account to be entitled for bonus interest.</li> <li>Pass Book Savings Account</li> </ul>

## KEY FACT DOCUMENT – NDB Savings Planner

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Savings Planner</b>	<ul style="list-style-type: none"> <li>Savings plans from LKR 250,000 – 10 Million</li> <li>Payment tenors from 1-10 years</li> <li>Interest calculated on a daily basis and credited at the end of the Month.</li> <li>Choose between a :               <ol style="list-style-type: none"> <li>Lump sum along with a monthly payment option</li> <li>Monthly payment option</li> </ol> </li> <li>Free Internet Banking facility</li> <li>Mobile Banking Facility</li> <li>Convenient Cash deposits/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed interest rate throughout the investment period.</li> </ul> <p>1-5 Years - 9.5% p.a 6-10 Years - 9.75%p.a.</p> <ul style="list-style-type: none"> <li>Pre mature account closure subject to a Penal rate.</li> <li>Please refer the banks tariff booklet for fees and Charges.</li> </ul>	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>Acceptance of the “NDB Savings Planner” Terms and Conditions</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>NDB Savings planner can be opened by a Sri Lankan residents over 18 years holding a National Identity Card</li> <li>The targeted amount will be subject to government taxes if applicable</li> </ul>



## KEY FACT DOCUMENT – NDB MINOR SAVINGS PLANNER

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Minor Savings Planner</b>	<ul style="list-style-type: none"> <li>Savings plans from LKR 250,000 – 10 Million</li> <li>Payment tenors from 1-18 years</li> <li>Interest calculated on a daily basis and credited at the end of the Month.</li> <li>Choose between a :                             <ol style="list-style-type: none"> <li>Lump sum along with a monthly payment option</li> <li>Monthly payment option</li> </ol> </li> <li>Free Internet Banking facility</li> <li>Mobile Banking Facility</li> <li>Convenient Cash deposits/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed interest rate throughout the investment period.</li> </ul> <p>1-5 Years - 9.5% p.a 6-18 Years - 9.75%p.a</p> <ul style="list-style-type: none"> <li>No pre mature withdrawals will be allowed, however if funds are required for an educational / critical medical requirement, it is at the sole discretion of the Branch Manager to release funds.</li> <li>Pre mature account closure subject to a Penal rate.</li> <li>Please refer the banks tariff booklet for fees and Charges.</li> </ul>	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>Acceptance of the “NDB Savings Planner” Terms and Conditions</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Minor’s Birth Certificate</li> <li>Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>NDB Minor Savings planner should be opened by a Parent / guardian on behalf of a Minor</li> <li>The targeted amount will be subject to government taxes if applicable</li> </ul>

## KEY FACT DOCUMENT – NDB Fixed Deposit

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Fixed Deposit</b>	<ul style="list-style-type: none"> <li>Options – to Choose from deposit terms ranging from 1 month to 3, 6, 12, 24, 36, 48 and 60 months in duration.</li> <li>Interest payable at maturity or Monthly.</li> <li>Cash back facilities (Overdraft/ Loan/ LC/Guarantee) against your fixed deposit, of up to 90% of the value of your investment.</li> </ul>	<p>Please refer the NDB web site for latest interest rates</p>	<ul style="list-style-type: none"> <li>Duly signed Mandate</li> <li>KYC Clearance</li> <li>A copy of valid National Identity Card (NIC) of the Parent / Guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number. Address proof (if needed)</li> <li>Duly signed Withholding Tax(WHT) declaration (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>In the event of a premature upliftment a market based rate at the point of upliftment considering the balance tenor will be applied.</li> <li>Special Rates for high value deposits on a case by case basis.</li> <li>Monthly Interest credited to the account is subject to prevailing With Holding Tax (WHT)Regulations.</li> </ul>

## KEY FACT DOCUMENT – NDB Araliya Savings

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Araliya Savings</b>	<ul style="list-style-type: none"> <li>• Free minor account at child birth with initial deposits from the bank for the accounts which maintain a monthly average balance above 10,000/-</li> <li>• Free Medical and Life insurance for family. Such Insurance Policy and the payment of benefits thereof shall be subject to all terms, conditions, limitation and exclusion provided for under the relevant Insurance Policy of the Insurer.</li> <li>• Gift Voucher on the 21<sup>st</sup> birth day</li> <li>• Interest calculated on daily balance and credited monthly.</li> <li>• Welcome gift for the initial deposits above Rs 10,000/</li> <li>• Free Internet Banking facility</li> <li>• Branded ATM cum Debit card for the account holder</li> <li>• 24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	<p>Please refer Tariff Booklet in the NDB web site for detailed and latest charges</p>	<ul style="list-style-type: none"> <li>• Completion of Mandate.</li> <li>• KYC Requirement (Know Your Customer)</li> <li>• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>• Proof of Address (If required)</li> </ul>	<ul style="list-style-type: none"> <li>• Sri Lankan Citizens who are resident in Sri Lanka Women in the age category of above 18 years.</li> <li>• Initial Account opening deposit LKR 1,000</li> <li>• Minimum Average Balance LKR 1,500</li> </ul>

## KEY FACT DOCUMENT – AACHARA SAVINGS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Aachara Savings</b>	<ul style="list-style-type: none"> <li>Higher interest Rate.</li> <li>Interest calculated on daily balance and credited monthly to the account.</li> <li>Internet Banking, Mobile Banking and e-statement facility</li> <li>Standing Order facility.</li> <li>Sweep in /Sweep out facilities.</li> <li>Convenient Cash Deposits/ withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>Completion of Mandate.</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li> <li>Proof of Address (If required)</li> <li>Copy of the Pension Identity Card (Not mandatory)</li> </ul>	<ul style="list-style-type: none"> <li>Resident Sri Lankan Citizens age 55 years and above or individuals receiving a monthly payment of pension from the Department of Pensions Sri Lanka.</li> <li>Joint accounts not allowed for Pensioners &amp; Non- Pensioner Senior Citizens permitted to open jointly with a Non-Pensioner Senior Citizen only</li> <li>Initial Account opening deposit LKR 200</li> </ul>

## KEY FACT DOCUMENT – AACHARA CURRENT

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Aachara Current</b>	<ul style="list-style-type: none"> <li>Cheque Book facility</li> <li>Internet Banking, Mobile Banking and e-statement facility</li> <li>Standing Order facility</li> <li>Sweep in /Sweep out facilities.</li> <li>Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network and extended banking hours from selected branches.</li> <li>24 hours worldwide access to your account through visa enabled Debit Card.</li> </ul>	Please refer Tariff Booklet in the NDB web site for detailed and latest charges	<ul style="list-style-type: none"> <li>Personal Interview by the Branch Manager.</li> <li>Completion of Mandate.</li> <li>KYC Requirement (Know Your Customer)</li> <li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number</li> <li>Proof of Address (If required)</li> <li>Copy of the Pension Identity Card (Not mandatory)</li> </ul>	<ul style="list-style-type: none"> <li>Resident Sri Lankan Citizens age 55 years and above or individuals receiving a monthly payment of pension from the Department of Pensions Sri Lanka.</li> <li>Joint accounts not allowed for Pensioners &amp; Non- Pensioner Senior Citizens permitted to open jointly with a Non-Pensioner Senior Citizen only</li> <li>Initial Account opening deposit LKR 5,000</li> <li>Monthly minimum account balance LKR 5,000</li> </ul>

## KEY FACT DOCUMENT – AACHARA FIXED DEPOSITS

The Product / Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>Aachara Fixed Deposits</b>	<ul style="list-style-type: none"><li>0.25% above the normal Fixed Deposit rate of the Bank, for any tenure.</li></ul>	Please refer Rate Sheet in the NDB web site.	<ul style="list-style-type: none"><li>Completion of Mandate.</li><li>KYC Requirement (Know Your Customer)</li><li>A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.</li><li>Proof of Address (If required)</li><li>Copy of the Pension Identity Card (Not mandatory)</li></ul>	<ul style="list-style-type: none"><li>Resident Sri Lankan Citizens age 55 years and above</li><li>Permitted with another Senior Citizen age 55 years &amp; above</li><li>The Rate excluding deposits that fall under the CBSL special scheme for Senior Citizens</li></ul>

## Share your feedback with us

We are committed to delivering our services to your satisfaction at all times.

Your feedback will help us learn how well we meet your expectations and improve where necessary.

### How to share your feedback:

You may contact your Branch Manager (Branch Contact Details) or your Relationship Manager

Contact the 24 hour Call Centre on +94 (0) 11 2448888

E-mail us at: [contact@ndbbank.com](mailto:contact@ndbbank.com)

Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02.

### How we respond:

Upon receipt of a Complaint, we will record it in the Bank's Complaint Tracking System and attempt to resolve the concern immediately. In the event we are unable to do so, we will provide you with a solution within three working days. If we are unable to meet this time line due to the nature of the complaint, we will update you with an estimated response time.

In the event you are not entirely satisfied with our response to your concern, you may contact 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](mailto:fosril@sltnet.lk)

**Website:** [www.financialombudsman.lk](http://www.financialombudsman.lk)