



# NATIONAL DEVELOPMENT BANK PLC.

## KEY FACT DOCUMENTS

### CREDIT CARDS

- *Credit Cards – Good Life Credit Card*

## KEY FACT DOCUMENT – Good Life Credit Cards

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
<p>NDB credit cards create value to the customer in five different ways</p> <ul style="list-style-type: none"> <li>• Silver card</li> <li>• Gold card</li> <li>• Platinum card</li> <li>• Signature card</li> <li>• Infinite card</li> </ul> <p>for more details please refer <a href="http://www.ndbgoodlife.com/index.php">http://www.ndbgoodlife.com/index.php</a></p>	<ul style="list-style-type: none"> <li>• Exclusive access to indulge in special offers throughout the year</li> <li>• Low interest rates offered to experience a good life</li> <li>• Convenient installment plans</li> <li>• Credit cards issued under five categories.</li> <li>• Convenience of obtaining supplementary cards for spouse / relatives</li> <li>• NDB cards are VISA branded EMV Chip enabled enhancing convenience at all times</li> <li>• Card limit upgrading facilitated subject to proof of income</li> <li>• Temporary Limits / Bonus limits / In excess -Emergency hospital bill payments facilitated up to a maximum of 10% of the approved limit or LKR 100,000 (whichever is lower) up to a maximum of 30 days after verification of satisfactory track record.</li> <li>• Cards issued for RFC, NRFC and RNNFC accounts will be subject to CBSL guide lines</li> <li>• Balance transfer options</li> </ul>	<p>Please visit;</p> <p><a href="http://www.ndbbank.com/pages/english/individuals/ndb_card.jsp">http://www.ndbbank.com/pages/english/individuals/ndb_card.jsp</a></p>	<ul style="list-style-type: none"> <li>• The NDB Credit Card application can be obtained from any NDB Branch or downloaded from the web site and must be duly completed.</li> <li>• Bank staff will seek additional verification documentation to verify creditworthiness of the customer</li> <li>• Customer will be notified by way of a letter to collect the credit card from the preferred branch which was mentioned in the card application</li> <li>• Personal Identification Number (PIN) will reach the customer via registered post with the aforesaid covering letter</li> <li>• Customer will need to contact the NDB call center to activate the card prior to usage</li> </ul>	<ul style="list-style-type: none"> <li>• All credit card processing and issuance will be subject to credit evaluation upon submission of required documentation and will be executed at the sole discretion of the bank</li> <li>• Resident Sri Lankans and Non-resident Sri Lankans from 18- 60 years will be eligible for credit cards including supplementary card holders</li> <li>• Primary card holder should be self-employed or salaried drawing a basic salary of Rs.20,000 or above to be eligible for a credit card</li> <li>• Customer is liable to pay the bank all due charges including late payment</li> <li>• Credit card takeover and limit enhancements facilitated subject to bank's discretion</li> <li>• As per governing regulations, periodic reporting of credit card outstanding amount and arrears will be done to Credit Information Bureau of Sri Lanka (CRIB) for reference of all financial institutions.</li> </ul>

## 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](mailto: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**

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](http://www.financialombudsman.lk)