- Credit Cards – Good Life Credit Card
**KEY FACT DOCUMENT – Good Life Credit Cards**

<table>
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<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>
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| NDB credit cards create value to the customer in five different ways  
• Silver card  
• Gold card  
• Platinum card  
• Signature card  
• Infinite card | • Exclusive access to indulge in special offers throughout the year  
• Low interest rates offered to experience a good life  
• Convenient installment plans  
• Credit cards issued under five categories.  
• Convenience of obtaining supplementary cards for spouse / relatives  
• NDB cards are VISA branded EMV Chip enabled enhancing convenience at all times  
• Card limit upgrading facilitated subject to proof of income  
• 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.  
• Cards issued for RFC, NRFC and RNNFC accounts will be subject to CBSL guide lines  
• Balance transfer options | Please visit;  
http://www.ndbbank.com/pages/english/individuals/ndb_card.jsp | • The NDB Credit Card application can be obtained from any NDB Branch or downloaded from the web site and must be duly completed.  
• Bank staff will seek additional verification documentation to verify creditworthiness of the customer  
• 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  
• Personal Identification Number (PIN) will reach the customer via registered post with the aforesaid covering letter  
• Customer will need to contact the NDB call center to activate the card prior to usage | • 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  
• Resident Sri Lankans and Non-resident Sri Lankans from 18- 60 years will be eligible for credit cards including supplementary card holders  
• 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  
• Customer is liable to pay the bank all due charges including late payment  
• Credit card takeover and limit enhancements facilitated subject to bank’s discretion  
• 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. |
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.

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