

# NATIONAL DEVELOPMENT BANK PLC

## KEY FACT DOCUMENTS

### RETAIL BANKING

- *Cash Backed Facilities*
- *Personal Loans*
- *Home Loans*
- *Margin Trading*
- *Pawning*
- *Auto Finance*
- *Solar Vantage Loans*
- *Home Loan Max*
- *Home Loan Max-Dream Maker Loan*
- *Home Loan Max-Over Draft*

## KEY FACT DOCUMENT –Cash Backed Facilities

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<p><b>NDB Cash Backed Facilities</b></p>	<ul style="list-style-type: none"> <li>• Ability to receive financing over the counter with minimum documentation.</li> <li>• Requires no previous account relationship with the bank.</li> <li>• Personalized service through trained branch staff.</li> <li>• 90% of Rupee Deposit and 85% Foreign Currency deposit could be offered as facilities for overdrafts and loans.(Subject to banks prevailing policy for Foreign Currency Deposits).</li> <li>• 90% for letters of Credit and 100% for Bank Guarantees.</li> </ul>	<ul style="list-style-type: none"> <li>• Deposit Link Rate on Fixed Deposits and Saving Deposits.</li> <li>• Facilities against other cash instruments and against foreign currency please refer bank website.</li> <li>• Processing fee Rs. 1,500 subject to change at the discretion of the bank without prior notice.</li> <li>• Renewal fee Rs.750 subject to change at the discretion of the bank without prior notice.</li> </ul>	<ul style="list-style-type: none"> <li>• Duly completed signed application.</li> <li>• Signed Terms and Conditions duly verified and witnessed.</li> <li>• Duly signed Letter of set off.</li> <li>• Duly signed third party Letter of set off. ( If applicable)</li> <li>• A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number)</li> </ul>	<ul style="list-style-type: none"> <li>• Sri Lankan Residents over 18 years of age.</li> </ul> <p><b><u>Eligibility</u></b></p> <ul style="list-style-type: none"> <li>• Deposit holding client of the Bank.</li> <li>• Minimum facility amount is 50k maximum would depend on the deposit value.</li> <li>• Maximum repayment period 7 years.</li> <li>• The facilities will be available at the sole discretion of the bank subject to the completion of all required documents.</li> </ul>

## KEY FACT DOCUMENT – Personal Loans

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions												
<p><b>NDB Dream Maker Loan</b></p>	<ul style="list-style-type: none"> <li>Ability to receive financing within the short time period.</li> <li>Requires no previous account relationship with the bank.</li> <li>Free of collateral.</li> <li>Flexibility of selecting fixed or variable interest rates.</li> <li>Free insurance against death and permanent disability.</li> <li>Loans will be granted for the education purpose.</li> <li>Flexible repayment dates depending on the salary payment date.</li> <li>Loan for any legitimate purpose.</li> </ul>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> </ul> <p><b>Processing Fees –Clean Facility</b></p> <table border="1" data-bbox="779 368 1189 555"> <tr> <td>Up to 999,999</td> <td>LKR5,000</td> </tr> <tr> <td>1,000,000-1,999,999</td> <td>LKR 7,500</td> </tr> <tr> <td>2,000,000 and above</td> <td>LKR 9,000</td> </tr> </table> <p>Note: Under fast track LKR 2500 will be added for each loan slabs stated above.</p> <p><b>Processing fees -Mortgaged Backed facilities</b></p> <table border="1" data-bbox="779 783 1189 991"> <tr> <td>Up to 999,999</td> <td>LKR7,500</td> </tr> <tr> <td>1,000,000-1,999,999</td> <td>LKR 9,000</td> </tr> <tr> <td>2,000,000 and above</td> <td>LKR 12,500</td> </tr> </table> <p><b>Legal Fees</b></p> <ul style="list-style-type: none"> <li>Primary Mortgage –Up to 1.0Mn LKR 10,0000 and 0.15% of the balance amount.</li> <li>Further Mortgage –up to 1.0Mn LKR 7,500 and 0.03% of the balance amount.</li> <li>Pre payments, Part / Full Payment 4% of the outstanding.</li> </ul>	Up to 999,999	LKR5,000	1,000,000-1,999,999	LKR 7,500	2,000,000 and above	LKR 9,000	Up to 999,999	LKR7,500	1,000,000-1,999,999	LKR 9,000	2,000,000 and above	LKR 12,500	<ul style="list-style-type: none"> <li>Duly completed signed application.</li> <li>Signed Terms and Conditions duly verified and witnessed.</li> <li>Duly completed Letter from the Employer (LFE) undertaking to established Standing Instructions to remit Salary or Installment, undertaking to established Standing Instructions to remit Salary or Installment.</li> <li>Last 03 months salary slips.</li> <li>Duly signed Demand Promissory Note (Duly verified and witnessed.)</li> <li>A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number).</li> <li>Electricity bill, water bill, fixed line phone bill.</li> <li>03 months bank statements.</li> <li>Duly signed original Health Declaration Form.</li> <li>For self-employed facility applicant should provide income and expenditure statement and balance sheet for the past 2 years.</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan Resident / Non-resident Sri Lankans working abroad with a valid work permit and over 18 years of age.</li> </ul> <p><b>Eligibility</b> Employee of Bank’s pre cleared established.</p> <ul style="list-style-type: none"> <li>Professional registered with a professional body approved by the Bank.</li> <li>Self Employed Professionals. *Non-professionals who are Proprietors, Partners, directors of Companies. *Non Resident Sri Lankan working abroad with a valid work permit.</li> </ul> <p><b>Note :*</b></p> <ul style="list-style-type: none"> <li>Facilities for Non-Professionals and Non Resident Sri Lankans working abroad will be considered subject to acceptable security.</li> <li>Minimum facility of 100,000 and a maximum of 4,500,000.</li> <li>Maximum repayment period ranging 5-7 years.(repayment period depends on the applicants category.)</li> </ul> <p><b>Repayment period</b></p> <ul style="list-style-type: none"> <li>Up to 55 Years and extending to 60 depending on the company retirement policy.</li> <li>Up to 65 years for public servants.</li> <li>Up to 65 years for University lecturers attached to state universities and University Grants Commission.</li> </ul>
Up to 999,999	LKR5,000															
1,000,000-1,999,999	LKR 7,500															
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2,000,000 and above	LKR 12,500															

## KEY FACT DOCUMENT – Home Loans

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<p><b>NDB Housing Loans</b></p>	<ul style="list-style-type: none"> <li>Home loan for any housing purpose.               <ul style="list-style-type: none"> <li>Ready to purchase Land / Building</li> <li>Construction loans</li> <li>Extension Loans</li> <li>Improvement Loans</li> </ul> </li> <li>Loan could be offered for the purpose of refinancing of the cost already incurred on the purchase of property, construction and home improvement.</li> <li>Option to choose between fixed or floating interest rates.</li> <li>Speedy service at your door step.</li> <li>Competitive Interest Rate; Special low rate exclusively for the ETF members.</li> </ul>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> <li>2% of the amount with a maximum cap of RS 60,000/-</li> </ul> <p><b>Insurance</b></p> <ul style="list-style-type: none"> <li>Mortgage Protection Policy (Single Premium)</li> <li>Title Insurance (if applicable only)</li> <li>General Insurance (if applicable only)</li> </ul> <ul style="list-style-type: none"> <li>Other charges applicable for execution of Mortgage Bond.</li> <li>Charges for Pre payments, Part/ Full Payment 4% of the outstanding.</li> <li>Penal Interest 2% over the original facility rate.</li> </ul>	<p><b>Income documents</b></p> <ul style="list-style-type: none"> <li>Duly completed and signed loan application.</li> <li>Duly certified true copy of the National Identity card (NIC) / Driving Licenses/ Passport.</li> <li>Last month pay slip. (Original or certified copy)</li> <li>Original Letter from the employer confirming the Salary, fixed allowances, designation, number of years in service and the retirement age.</li> <li>Last 3 months bank statements originals/ certified copies.</li> </ul> <p><b>Legal Documents</b></p> <ul style="list-style-type: none"> <li>Original Extracts for 25 years from the Land Registry.</li> <li>Land survey Plan with sub division approval.</li> <li>Survey plans for 25 years.</li> <li>Copies of the Deeds including the latest deed for 25 years.</li> <li>Local authority certificates. (Street line / Non vesting /ownership certificates)</li> <li>Assessment notice.</li> <li>Last quarter tax receipt.</li> </ul> <p><b>Note :</b> However in case of legal documents bank will be requesting for original / certified copies depending on the title.</p> <p><b>Technical Documents</b></p> <ul style="list-style-type: none"> <li>Approved Building Plan in case of construction / extension.</li> <li>Bill of Quantities (BOQ) –In case of Construction/extension/improvement.</li> <li>Letter from the seller agreeing to sell the property in case of ready to purchase.</li> <li>Certifies of conformity. (COC)</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan Residents/ Non Resident Sri Lankans working abroad with a valid work permit and over 18 years of age.</li> </ul> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>Employee of Banks pre- cleared establishment.</li> <li>Professional registered with a professional body approved by the bank.</li> <li>Self Employed Professional.</li> <li>Non Professionals who are Proprietors, Partners, Directors of Companies.</li> <li>Non Resident Sri Lankans working abroad with a valid work permit.</li> <li>Maximum repayment period up to 20 years subject to the following.</li> </ul> <ul style="list-style-type: none"> <li>-Up to 55 years and extending to 65 depending on the company retirement policy.</li> <li>-Up to 65 years for University lecturers attached to state universities and University grants commission.</li> <li>-Up to 65 years for Self-employed Professionals and Non Resident Sri Lankan (NRSL)</li> </ul> <ul style="list-style-type: none"> <li>Subject property to be mortgaged (Including Viyana loan scheme)</li> <li>To be eligible for the VIYANA Loan Scheme an uninterrupted contribution toward the ETF for 5 years is mandatory for the applicant, while the co applicant should have contributed to the fund for 2 years.</li> <li>Minimum ETF balance requirement, depending on the amount.</li> </ul>

## KEY FACT DOCUMENT – Margin Trading

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<p><b>NDB Margin Trading</b></p>	<ul style="list-style-type: none"> <li>• Purchase /Trading of shares of profit making.</li> <li>• Investment advice from the group stockbroker is NDBS.</li> <li>• Requires no previous account relationship with the bank.</li> <li>• Personalized service through trained staff.</li> <li>• Competitive Rates.</li> </ul>	<ul style="list-style-type: none"> <li>• Please refer NDB website for latest interest rates.</li> </ul>	<ul style="list-style-type: none"> <li>• Relationship account opening form.(Together with the bank KYC form)</li> <li>• Application for the margin trading facility.</li> <li>• CDS related forms as specified to be perfected.</li> <li>• Proof of past cash flows as specified to be perfected.</li> <li>• Proof of past cash flows-Account Statements, Salary Slips.</li> <li>• 3 years financial statements in the case of a company borrowing.</li> <li>• Duly certified true copy of the National Identity Card (NIC) / valid passport.</li> <li>• Margin Trading Agreement.</li> <li>• Power of Attorney (POA).</li> <li>• Affidavit for individuals / Letter of undertaking for companies.</li> <li>• Board Resolution for Companies</li> <li>• Pledge over identified shared lying in the CDS Account.</li> </ul>	<ul style="list-style-type: none"> <li>• Existing and new customers of NDB Bank over the age of 18 years and not exceeding 60 as at date of grant of the facility or a legal person (Company/ Corporate).</li> <li>• Resident /Non –Resident Sri Lankan Citizen (For non-residential it should be with prior regulatory approval (CBSL).</li> <li>• The facility offered will be 50% of the share portfolio as per <b>Risk Weighted Market Value (RWMV)</b> criteria: (Maintenance Margin).This percentage however is subject to change without any prior notice.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The maintenance Margin should be maintained at all times. In the event of such ratio not been maintained the Bank reserves the right to liquidate shares in order to maintain the specified RWMV.</li> <li>• Investment is diversified field of industry with a mix of 3 different companies.</li> <li>• Investment in a single company should not exceed 33.33%.</li> <li>• Minimum facility of 2,000,000 and a maximum of 200,000,000.</li> <li>• Facility is available for 12 months and reviewed and renewed thereafter.</li> <li>• Processing and Renewal fees to be charged and the amount would be communicated from time to time.</li> <li>• The facilities will be available at the sole discretion of the bank subject to completion of all required documents and in line with the bank's credit evaluation criteria.</li> </ul>

## KEY FACT DOCUMENT – Pawning

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Pawning</b>	<ul style="list-style-type: none"> <li>• Cash at your disposal by pledging gold.</li> <li>• Speedy processing and delivery.</li> <li>• Convenient and simple documentation.</li> <li>• Requires no previous account relationship with the bank.</li> <li>• Personalized serve through trained staff.</li> <li>• No processing Fees or early settlement fees.</li> <li>• Competitive advance rates and amounts.</li> </ul>	<ul style="list-style-type: none"> <li>• Please refer NDB website for latest interest rates and advance amounts.</li> </ul>	<ul style="list-style-type: none"> <li>• A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number).</li> <li>• Deposit of Gold articles after establishing the weight /caratage/ advance amount.</li> <li>• Pawning ticket.</li> </ul>	<ul style="list-style-type: none"> <li>• Applicants should be citizens and a resident of Sri Lanka over 18 years of age.</li> <li>• Minimum facility of 5,000.</li> <li>• Facility is available for 12 months.</li> <li>• Quantum of advance based on the value of gold articles pledged.</li> <li>• The facilities will be available at the sole discretion of the bank subject to completion of all required documents and in line with the bank's credit evaluation criteria.</li> </ul>

## KEY FACT DOCUMENT – Auto Finance

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<p><b>NDB Leasing /Loans /Hire Purchase</b></p>	<ul style="list-style-type: none"> <li>Acquisition of Brand New / Reconditioned or Registered vehicles.</li> <li>Speedy processing and delivery.</li> <li>Requires no previous account relationship with the bank.</li> <li>Personalized service through trained staff.</li> <li>No Guarantors/ No Down Payments (Conditions apply)</li> </ul>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> </ul> <p><b><u>Processing Fees –Leases</u></b></p> <ul style="list-style-type: none"> <li>Up to 1.0Mn LKR 9,050/- (Incl VAT)</li> <li>Above 1.0Mn- 0.02% for every 100,000</li> </ul> <p><b><u>Stamp Duty</u></b></p> <ul style="list-style-type: none"> <li>1% of the facility amount for leases and hire purchase.</li> <li>Stamp duty for loans 0.01% from the loan values.</li> </ul>	<ul style="list-style-type: none"> <li>Lease /Loan application form.</li> <li>Original / Copy of the CR.</li> <li>Pro-Forma invoice.</li> <li>Valuation Report from the bank appointed panel valuer. (List of panel valuers to be obtained from the branch)</li> <li>A copy of the National Identity card (NIC) Driving License / Passport which carries the NIC number.</li> </ul> <p><b><u>Individual Clients</u></b></p> <ul style="list-style-type: none"> <li>Salary slips for the past 3 months</li> <li>Proof of permanent address.</li> <li>Bank statements for 6 months.</li> <li>Letter from the employer.</li> <li>Business Registration (For business Clients)</li> <li>Certificate of Incorporation (For business Clients)</li> </ul> <p><b><u>SME Clients</u></b></p> <ul style="list-style-type: none"> <li>Bank statement for 6 months.</li> <li>Audited / Constructed account for past 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>Facilities available for individual SME and corporate clientele.</li> <li>Individual's applicants should be resident Sri Lankans Citizens.</li> <li>Minimum of 18 years of age and not exceeding 55/60 as at end date of facility for individual customers.</li> <li>Minimum facility of 100,000 and a maximum of 5,000,000 for individuals and 7,500,000 for SME clients.</li> <li>Minimum tenure for a facility is 12 months while the maximum tenure for facilities ranges from 5-6 years.</li> <li>Security for lease facilities will be the absolute ownership of the vehicle and for loans a Mortgage over the asset .An additional security may be requested.</li> <li>The facilities will be available at the sole discretion of the bank subject to completion of all required documents and in line with the bank's credit valuation criteria.</li> </ul>

## KEY FACT DOCUMENT – Solar Vantage Loans

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions						
<p><b>NDB Solar Vantage</b></p>	<ul style="list-style-type: none"> <li>Free of collateral.</li> <li>No Guarantors.</li> <li>Reduction of the Electricity bill by the cost of units generated through Solar PV.</li> <li>No burden on the existing cash flow as the Loan installment will entirely or to a greater extent would be covered by the saving.</li> <li>Ability to receive financing within a short period of time with clearly specified documentation.</li> <li>The equipment is from a reputed and a SLSEA recommended supplier.</li> </ul>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> <li>Pre payments part / full 4% of the total outstanding</li> </ul> <p><b>Processing fees - Clean Facility</b></p> <table border="1" data-bbox="792 496 1149 703"> <tr> <td>Up to 999,999</td> <td>LKR 5,000</td> </tr> <tr> <td>1,000,000-1,999,999</td> <td>LKR 7,5000</td> </tr> <tr> <td>2,000,000 and above</td> <td>LKR 9,000</td> </tr> </table>	Up to 999,999	LKR 5,000	1,000,000-1,999,999	LKR 7,5000	2,000,000 and above	LKR 9,000	<ul style="list-style-type: none"> <li>Dream Maker Loan Application.</li> <li>Health Declaration.</li> <li>Other relevant documentation as appropriate relating to Dream maker Personal Loans.</li> <li>Original invoice from the seller.</li> <li>Proof of evidence as to the ownership of premises on which the solar panel is to be installed.</li> <li>Requisite authority approval from CEB and or LECO (for Solar PV Only)</li> <li>Incase of self-employed 3 months electricity bills (No arrears to be evidenced).</li> <li>Personal Income Declaration.</li> </ul>	<ul style="list-style-type: none"> <li>Should be a Resident Sri Lankan / Non Resident Sri Lankan working abroad with a valid work permit over 18 years old.</li> <li>Selected solar supplier should be registered in NDB.</li> <li>25% of the cost of equipment need to be borne by the applicant</li> <li>Loans up to Rs 4.5Mn.</li> <li>Repayments up to 60 months.</li> <li>Disbursement will be made directly to the supplier; in case of reimbursement disbursement will be made to the customer upon submission of documentary evidence.</li> </ul>
Up to 999,999	LKR 5,000									
1,000,000-1,999,999	LKR 7,5000									
2,000,000 and above	LKR 9,000									



## KEY FACT DOCUMENT – Education Loans

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions						
<p><b>NDB Educator</b></p>	<ul style="list-style-type: none"> <li>Loans facilitated without a mortgage or guarantor</li> <li>Two different flexible repayment methods are provided.</li> </ul> <p><b>Method I</b> During the course period the applicant will only be liable to pay interest on the disbursed loan amount during the grace period.</p> <p><b>Method II</b> Repayment without a grace period</p>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> <li>Pre payments part / full 4% of the total outstanding.</li> </ul> <p><b>Processing fees - Clean Facility</b></p> <table border="1" data-bbox="853 536 1211 740"> <tr> <td>Up to 999,999</td> <td>LKR 5,000</td> </tr> <tr> <td>1,000,000-1,999,999</td> <td>LKR 7,5000</td> </tr> <tr> <td>2,000,000 and above</td> <td>LKR 9,000</td> </tr> </table>	Up to 999,999	LKR 5,000	1,000,000-1,999,999	LKR 7,5000	2,000,000 and above	LKR 9,000	<p><b>Required Documents</b></p> <ul style="list-style-type: none"> <li>Loan Application.</li> <li>Copy of the NIC / Valid Passport.</li> <li>Letter from the employer.</li> <li>Latest Salary slip.</li> <li>Letter from the client authorizing the Bank to remit funds directly to the preferred education institute.</li> <li>Copies of the last 03 months bank statements.</li> <li>25% Payment confirmation.</li> <li>Letter from the institute confirming the course details.</li> </ul>	<ul style="list-style-type: none"> <li>In cases where the student is unemployed, parents (employed parents) will be considered as the main applicant for the loan facility, whereas the student (age over 18 years) is will be the Co applicant.</li> <li>Loan to be fully settled on or before the date of the retirement of the parent or up to 65 years of age.</li> <li>Minimum loan amount Rs 400,000 and maximum loan amount will be Rs.4,500,000.</li> <li>75% of the course fee applicable for a semester will be granted as a loan by the Bank in each semester whereas 25% will be borne by the student.</li> <li>Loans granted for a maximum tenure of 96 months.(Inclusive of a maximum grace period of 48 months)</li> <li>The facility to be disbursed in stages and to be remitted direct to the Educational Institute.</li> </ul>
Up to 999,999	LKR 5,000									
1,000,000-1,999,999	LKR 7,5000									
2,000,000 and above	LKR 9,000									

## KEY FACT DOCUMENT – Home Loan Max

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Home Loan Max</b>	<ul style="list-style-type: none"> <li>• Can be obtained for Housing purpose or any other personal financial purpose.</li> <li>• Ability to receive financing within a short period of time and through a very simple process</li> <li>• Requirements are transparent and uniform.</li> <li>• Dedicated sales team will offer speedy door step service.</li> </ul>	<ul style="list-style-type: none"> <li>• 1% of the loan amount with a minimum cap of Rs 7,500 and a maximum cap of Rs 60,000/-</li> </ul> <p><b>Insurance</b></p> <ul style="list-style-type: none"> <li>-Mortgage Protection Policy (Single Premium)</li> <li>-Title Insurance (if applicable only)</li> <li>-General Insurance (if applicable only)</li> <li>• Other charges applicable for execution of Mortgage Bond.</li> <li>• Charges for Pre payments Part/ Full Payment 4% of the outstanding.</li> <li>• Penal Interest 2% over the original facility.</li> </ul>	<p><b>Required Documents</b></p> <ul style="list-style-type: none"> <li>• Duly filled Application .</li> <li>• Original Salary Slip (latest) for employed category.</li> <li>• 3 months bank statements for employed.</li> <li>• In case of self-employed 6 months company statements.</li> <li>• Affidavit / Declaration stating the purpose for housing related requirement</li> <li>• If the existing valuation report is &gt;4 years from the date of the last valuation report, a revaluation to be obtained by a bank's approved panel value.</li> <li>• Original last extract.</li> <li>• Local authority certificates to be obtained prior to the disbursement.</li> </ul>	<ul style="list-style-type: none"> <li>• Total facilities should not exceed 75% of the Forced Sale Value (FSV) of the property.</li> <li>• Mortgage Protection Policy and Fire insurance to be obtained.</li> <li>• Minimum facility of 250,000/- and Maximum 10,000,000/-.</li> <li>• Tenor up to Up to 7 Years.</li> </ul>

## KEY FACT DOCUMENT – Home Loan Max – Dream Maker Loan

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions						
<p><b>NDB Home Loan Max- Dream Maker Loan</b></p>	<ul style="list-style-type: none"> <li>Requirements are transparent and uniform.</li> <li>Ability to receive within a short period of time.</li> <li>Hassle free and speedy process.</li> <li>Dedicated sales team .</li> <li>On exceptional basis Original Last Extract will be obtained from the Land registry.</li> </ul>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> <li>Early settlement fee (Full or Part ) – 4%.</li> </ul> <p><b><u>Processing fees -Mortgaged Backed facilities</u></b></p> <table border="1" data-bbox="792 549 1149 738"> <tbody> <tr> <td>Up to 999,999</td> <td>LKR7,500</td> </tr> <tr> <td>1,000,000-1,999,999</td> <td>LKR 9,000</td> </tr> <tr> <td>2,000,000 and above</td> <td>LKR 12,500</td> </tr> </tbody> </table> <p>(Valuation fee and the legal charges are not included in the above figure)</p>	Up to 999,999	LKR7,500	1,000,000-1,999,999	LKR 9,000	2,000,000 and above	LKR 12,500	<ul style="list-style-type: none"> <li>Dream Maker Loan Application.</li> <li>Latest original Salary Slip.</li> <li>Bank statements for 3 months.</li> <li>Health Declaration.</li> <li>Letter from the employer.</li> <li>Affidavit / Declaration stating the purpose is for personal requirement which is other than housing.</li> <li>Valuation report.</li> <li>Affidavit/declaration stating the requirement other than housing.</li> <li>Local Authority certificates.</li> </ul> <p><b><u>Self Employed</u></b></p> <ul style="list-style-type: none"> <li>Latest Financials.</li> <li>Bank statements for 6 months.</li> </ul>	<ul style="list-style-type: none"> <li>Should be a Resident Sri Lankan / No resident Sri Lankan working abroad with a valid work permit over 18 years old.</li> <li>Minimum 250, 000 and maximum 10,000,000 .</li> <li>Tenor up to 7 years.</li> <li>If the existing valuation report is lapsed more than 4 years such instance a Re valuation to be obtained by a Bank’s approved Panel valuer.</li> </ul>
Up to 999,999	LKR7,500									
1,000,000-1,999,999	LKR 9,000									
2,000,000 and above	LKR 12,500									

## KEY FACT DOCUMENT – Home Loan Max -Overdraft

The Product / Service	Financial and other benefits including any incentives and promotions	Fees /charges, commission, interest,	Procedure to be followed to obtain Product/Service	Major Terms and conditions
<b>NDB Home Loan Max Overdraft</b>	<ul style="list-style-type: none"> <li>No guarantors</li> <li>Requirements are transparent and uniform</li> <li>Ability to receive within a short period of time</li> <li>Hassle free and speedy process</li> <li>Dedicated sales team</li> <li>No processing fees</li> </ul>	<ul style="list-style-type: none"> <li>Please refer NDB website for latest interest rates.</li> <li>Pre payments part / full 4% of the total outstanding</li> </ul>	<p><b><u>Required Documents</u></b></p> <ul style="list-style-type: none"> <li>Current Account Mandate (with Home Loan Max overdraft rubber stamp).</li> <li>Latest original Salary Slip.</li> <li>Request letter for the overdraft facility.</li> <li>Current Account statements for 6 months.</li> </ul>	<ul style="list-style-type: none"> <li>Minimum 100,000/- and maximum 1,000,000/-</li> <li>An Overdraft facility would be considered only for clients who have availed of a Home loan of LKR 5.0 Mn or above</li> </ul>

## Complaint Procedure

The following methods are available to 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 complain 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](mailto:fosril@slt.net.lk)

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