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<tr>
<td>Murabahah</td>
<td>• Ability to receive financing for Imports and Local purchase. • Requires no previous account relationship with the bank. • Personalized service through a trained Islamic Banking staff. • Competitive profit rates</td>
<td>• Profit rate, Fees &amp; Commission will be based on prevailing market rates and will be clearly mentioned in the Facility Offer Letter.</td>
<td>• Duly Completed signed Facility Offer Letter • Duly Completed signed Master Murabahah Agreement. • Duly Completed signed Murabahah application. • Duly Completed signed Agency Agreement. • Duly Completed signed Undertaking to purchase document. • Duly Completed signed Murabahah offer - Murabahah Sale document.</td>
<td>• All Murabahah Terms &amp; Conditions will be mentioned in the Master Murabahah Agreement.</td>
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| Diminishing Musharakah - Vehicle Financing | • Maximum Financing 80% of For sale Value  
• Ability to receive financing within a short time period.  
• Requires no previous account relationship with the bank.  
• Collateral security.  
• Rental rate is on Fixed Rates.  
• Flexible Repayment dates depending on the salary payment date.  
• Maximum Tenor will be 60 months (5 Years) | • Rental Rate will be mentioned in the proposed DM Facility Offer Letter.  
• Diminishing Musharakah Vehicle Processing Fees – Clean Facility.  
  - Up to 999,999 – LKR 7,500/-  
  - 1,000,000-1,999,999 – LKR 9,000  
  - 2,000,000 & above LKR 12,500  
• Legal Fees Primary Mortgage – up to 1.0 Mn LKR 10,000 and 0.5% of the balance amount.  
  Further Mortgage – up to 1.0 Mn LKR7,500 and 0.3% of the balance amount.  
• The Bank will be selling its Units as Profit of 4% for early buyout by the customer.  
• Charity Charge of 2% will be charged for late payments over the original facility rate. | • Duly completed and Signed Diminishing Musharakah application.  
• Duly signed Facility offer letter.  
• Duly Signed Diminishing Musharakah Master Agreement.  
• Dully signed Lease Agreement.  
• Dully Signed Undertaking to purchase  
• Dully signed Sale of Unit document.  
• Insurance Cover to be obtained from a reputed Takaful provided.  
• A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/Passport which carries the NIC number.  
• Duly signed original Health Declaration Form.  
• For Self Employed facility applications Income and Expenditure Statement and Balance Sheet for the past two (2) years.  
• Salary slip, letter from employer, undertaking to established Standing Instructions to remit Salary or Installment. | • Resident Sri Lankans / Non-resident Sri Lankans working abroad with a valid work permit and over 18 years of age  
• Eligibility  
  - Employee of Bank’s pre cleared establishments.  
  - Professional registered with a professional body approved by the Bank.  
  - Self Employed Professional  
  - * Non Professionals who are Proprietors, Partners, Directors of Companies.  
  - * Non Resident Sri Lankans working abroad with a valid work permit.  
• Note: * Facilities for Non Professionals and Non Resident Sri Lankans working abroad will be considered Subject to acceptable security.  
• Minimum facility of LKR 100,000. Maximum repayment period ranging from 5 years ranging depending on the applicant category.  
• A Repayment Period  
  - Up to 55 Years and extending to 60 depending on the company retirement policy.  
  - Up to 60 Years for public servants.  
  - Up To 65 Years for University lecturer attached to state universities and University Grants Commission. |
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<td>Diminishing Musharakah - Home Financing</td>
<td>• Diminishing Musharakah - Home Financing is granted for any Housing Purpose -Ready Purchase loans Land/Building -Construction loans -Extension Loans -Improvement Loans • Ability to receive financing within a short time period. • Requires no previous account relationship with the bank. • Collateral security. • Rental rate is on Fixed Rates . • Flexible Repayment dates • Maximum Tenor will be 60 months ( 5 Years )</td>
<td>• Documentation charges 2% of the DM facility amount with a maximum cap of LKR 60,000/- • Shariah compliant Insurance 1.Mortgage Protection Policy (Single Premium) 2.Title insurance-if applicable only) 3.General Insurance-If applicable only • Other charges applicable for execution of the Mortgage Bond • The Bank will be selling Its Units at Profit rate of 4% for early buyout units by the customer. • Charity Charge of 2% will be charged for late payments over the original facility rate.</td>
<td><strong>Income documents</strong> • Duly completed and Signed Diminishing Musharakah application. • Duly signed Facility offer letter. • Duly Signed Diminishing Musharakah Master Agreement. • Duly signed Lease Agreement. • Duly Signed Undertaking to purchase • Duly signed Sale of Unit document. Duly certified true copy of the National Identity card (NIC)/Driving license /Passport • Last three months’ Pay slips (original or certified copy) • Original Letter from the employer confirming the Salary, Fixed Allowances, designation, Number of years in service and the retirement age • Last six months Bank statements Originals/ certified copies • Financial accounts for last three years. <strong>Legal documents</strong> • Original Extracts for 25 years from the Land Registry • Last Survey Plan with sub division approval • Survey plans for 25 years • Copies of the Deeds including the latest deed for 25 years • Local authority certificates (Street line/Non vesting /Ownership certificates)</td>
<td>• Resident Sri Lankans / Non-resident Sri Lankans working abroad with a valid work permit and over 18 years of age • Eligibility o Employee of Bank’s pre cleared establishments. o Professional registered with a professional body approved by the Bank. o Self Employed Professional o Non Professionals who are Proprietors, Partners, Directors of Companies. o Non Resident Sri Lankans working abroad with a valid work permit. • Maximum repayment period up to 05Years subject to the following. o Up to 55 Years and extending to 65 depending on the company retirement policy. o Up To 65 Years for University lecturer attached to state universities and University grants commission. o Up to 65 for self-employed Professionals and Non Resident Sri Lankans (NRSL)</td>
</tr>
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</table>
**Note:**
However in case of legal documents bank will be requesting for original/certified copies depending on the title.

**Technical Documents**
- Approved Building Plan in case of Construction/extension
- Bill of Quantities (BOQ) – in case of Construction/extension/Improvement
- Letter from the seller agreeing to sell the property in case of ready purchase
- Certificate of Conformity (COC)
## KEY FACT DOCUMENT - Ijarah

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</table>
| Ijarah                | • Acquisition of Brand New /Reconditioned or registered vehicles.  
                      • Speedy processing and delivery.  
                      • Requires no previous account relationship with the bank.  
                      • Personalized service through a trained staff.  
                      • No Guarantors / No Down Payments (conditions apply).  
                      • Processed within a day.  
                                                                 | • Rental Rate will be mentioned in the proposed Ijarah Facility Offer Letter.  
                                                                 • Processing Fees -Leases  
                                                                 • Documentation charges  
                                                                 • Up to 1.000,000 - LKR 9,050.00 (Incl. VAT)  
                                                                 • Above 1.0 Mn - 0.2% for every 100,000  
                                                                 • Stamp Duty  
                                                                 • 1% of the Ijarah facility.  
                                                                 • Duly signed Ijarah application form.  
                                                                 • Duly signed Ijarah Facility offer letter.  
                                                                 • Duly Signed Ijarah Agreement .  
                                                                 • Original / Copy of the CR.  
                                                                 • Pro-Forma Invoice.  
                                                                 • Valuation Report from a Bank appointed panel valuer. (List of panel valuers to be obtained from the Branch)  
                                                                 • A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.  
                                                                 • Individual Clients  
                                                                 • Salary Slips for the past 3 months  
                                                                 • Proof of permanent address.  
                                                                 • Bank statement for 6 months  
                                                                 • Letter from employer  
                                                                 • Business Registration (For Business Clients)  
                                                                 • Certificate of Incorporation (For Business Clients)  
                                                                 • SME Clients  
                                                                 • Bank statement for 6 months  
                                                                 • Audited / Constructed Accounts for past 3 years  
                                                                 • After the Ijarah is fully settled by the customer, the bank will issue a “ Promise to Gift “ document.  
                                                                 • Facility available for Individual SME and Corporate Clientele.  
                                                                 • Individual applicants should be resident Sri Lankan Citizens.  
                                                                 • Minimum of 18 years of age and not exceeding 55/60 as at end date of facility for individual customers.  
                                                                 • Minimum facility of 100,000  
                                                                 • Minimum tenure for a facility is 12 months while the maximum tenure for facilities ranges from 5 years.  
                                                                 • Security for the Ijarah facilities will be the absolute ownership of the vehicle. An additional security may be requested.  
                                                                 • 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. |
# KEY FACT DOCUMENT - Islamic Current Account

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| Islamic Current Account | • Standing Order facility. • Sweep in Sweep out facilities. • Convenient Cash deposits/withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches. • Daily, weekly monthly statement. 24 hours access to our dedicated call center | Cheque Return Charges  
As per bank’s tariff.  
Account Closure charges  
As per bank’s tariff.  
Note:  
Please refer Tariff Booklet in the NDB Shareek Page in the NDB web site for detailed and latest charges. | Personal Interview by the Branch Manager.  
Completion of Islamic Current account opening form, Mudarabah Agreement and other connected documents.  
Introduction (From an existing Current Account holder.)  
KYC Requirement (Know Your Customer)  
A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.  
Proof of Address (If required) | Sri Lankan over 18 years of age  
**Minimum deposit**  
Personal Account – LKR 25,000  
Business Account – LKR 50,000  
Minimum Average Balance  
Individual LKR 10,000  
Corporate LKT 25,000 |
### KEY FACT DOCUMENT - Mudarabah Savings Account

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| Mudarabah Savings Account | • Attractive Profit Sharing Ratio  
• Standing Order facility.  
• Sweep in Sweep out facilities.  
• Convenient Cash deposits/withdrawals /Fund transfers through island wide branch network and extended banking hours from selected branches.  
24 hours access to our dedicated call center | Please refer Tariff Booklet in the NDB Shareek Page in the NDB web site for detailed and latest charges | Completion of Mudarabah Savings account opening form  
Complete Mudarabah Agreement  
KYC Requirement (Know Your Customer)  
A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/Passport which carries the NIC number.  
Proof of Address (if required)  
Duly Signed With Holding Tax (WHT) declaration (if applicable) | Initial Deposit 5,000/-  
Profits paid for Mudarabah Savings accounts are subject to prevailing Withholding Tax (WHT) Regulations.  
Statement Savings Account.  
Unlimited Withdrawals |
# KEY FACT DOCUMENT - Mudarabah Fixed Deposits

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<tr>
<td>Mudarabah Fixed Deposits</td>
<td>• Attractive Profit Sharing Ratio Options – to Choose from deposit terms ranging from 6, 12, 24, months in duration. • 24 hours access to our dedicated call center</td>
<td>Please refer Tariff Booklet in the NDB Shareek Page in the NDB web site for detailed and latest charges</td>
<td>Completion of Mudarabah Fixed Deposit application. Complete Mudarabah Agreement KYC Requirement (Know Your Customer) A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number. Proof of Address (If required) Duly Signed With Holding Tax (WHT) declaration (If applicable)</td>
<td>Special Profit Sharing Rates for high value deposits on a case by case basis. In the event of a premature upliftment the Mudarabah Savings account Profit Sharing ratio will apply at the point of upliftment considering the balance tenor will be applied. Profits paid for Mudarabah Savings accounts are subject to prevailing With Holding Tax (WHT) Regulations.</td>
</tr>
</tbody>
</table>
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

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.

Dr Ranjith Ranaraja
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@stnet.lk
Website: www.financialombudsman.lk