

## ***Online Account Opening with NDB NEOS***

You can now open an account online with NDB Bank via NDB NEOS, from the comfort of home. Simply visit the NDB NEOS Online Banking page at [www.neosonline.ndbbank.com](http://www.neosonline.ndbbank.com), or download our NDB NEOS Mobile Banking app and fill out the account opening form available on the pre-login screen. The entire account opening process will be completed online and you will not be required to visit a branch.

Your details will be verified by one of our agents via a video conference. We are pleased to conduct the video conference call at the time selected by you.

Please ensure that the following are in order, prior to commencing the video call.

- ✓ Ensure that the browser of the mobile device that you will use to join the video call has access to your location, camera and microphone (Refer below section “Allowing Access to Microphone, Camera and Location on Your Mobile Web Browser” for detailed instructions).
- ✓ Ensure that the internet connection is stable to avoid any technical difficulties during the call.
- ✓ Camera should be focused on you and your face should be clearly visible to the camera.
- ✓ Your location should have a clear surrounding with adequate lighting.
- ✓ Ensure that there is no major background noise which would disturb the interview process.

Further, please ensure that the following are available with you during the call;

- ✓ Original of your National Identity Card
  - ✓ Original of any supporting documents (e.g. address verification document if the NIC address is different from the current residence address)
  - ✓ Blank piece of paper with a blue coloured ballpoint pen as we will request you to place your full signature on the piece of paper during the call, in order to capture your signature.
  - ✓ Customers who are required to fill FATCA declarations must download the below listed forms from the provided link, print, fill and sign them, and keep the forms ready to display to the Bank officer during the call.
- Customers who are US Persons (US Citizens/ US Residents / US Green Card Holders) required to submit the documents stated below.
    - a. FATCA Declaration (download from <https://bit.ly/3xsSmBV> )
    - b. W9 Form (download from <https://bit.ly/3jnKoVM>)
    - c. Instructions to fill W9 form is also attached herewith for easy reference (download from <https://bit.ly/3s1JKv>)
  - If the customer is not a US person and only residing in USA (not liable for FATCA), then below declaration is required.
    - Not liable for FATCA Declaration (download from <https://bit.ly/3ly6nMx> )

- ✓ Customers who are non-resident, Sri Lankan citizens are liable to pay 5% WHT, if the aggregate interest income or similar payments, from a Bank exceeds Rs. 250,000/- for any month or Rs. 3,000,000/- for any year of assessment. If you are eligible for tax exemptions, kindly download, print, fill and sign the WHT Declaration Form (download from <https://bit.ly/2WVqfi9> ) and keep it ready to display to the Bank officer during the video call.

Note –

- a) *This facility is available only to new-to-bank applicants who do not already have NDB accounts.*
- b) *The Bank reserves the right to reject any account opening request that does not fulfill the requirements of the verification procedures.*
- c) *You are required to have all relevant documents listed above ready with prior to commencing the video conference call. If any of the documents are not readily available at the point of commencement of the call, the Bank officer may reschedule the call, allowing time for you to have the required documents ready.*

### **Allowing Access to Microphone, Camera and Location on Your Mobile Web Browser**

#### **Steps for iPhone users:**

To allow the browser to access your location:

- Go to Settings
- Click on “Safari” and scroll down
- Go to “location” set the location access to “Allow”

To allow the browser to access your camera:

- Go to Settings
- Click on “Safari” and scroll down
- Go to “Camera” set the “camera” access to “Allow”

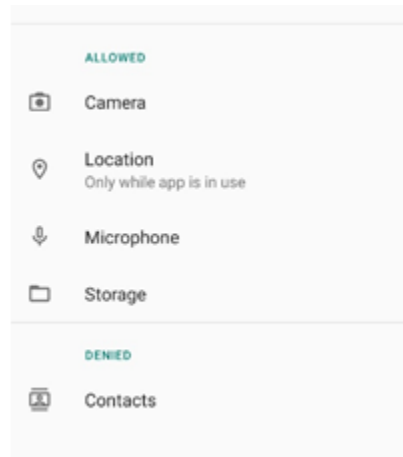
To allow the browser to access your microphone:

- Go to Settings
- Click on “Safari” and scroll down
- Go to “Microphone” set the “Microphone” access to “Allow”

#### **For all other phones using Google Chrome:**

- Go to Settings, and select location. Select Apps Permission.

- Select Chrome and select Set All Chrome Permission.
- Make sure camera, location, and microphone are allowed.



- **Why do I have to allow access to my location for the video KYC?**

Providing location access will help us in ascertaining your location. According to guidelines issued by the Central Bank of Sri Lanka, your location needs to be verified at the time of the account opening. This is for verification purpose only and will not be shared with any third parties.

- **Why do I need to give consent for my camera and microphone?**

Since it is a video verification process, our Bank agent will need to see you and hear you clearly over the video call. For this purpose, you need to allow your mobile web browser to access the camera and microphone of your mobile device. If you have set the camera, microphone and location access to your mobile web browser to “Deny”, make sure you provide full access to the browser prior to joining the video call or set it up after you are prompted in the vKYC application and hit the “refresh” button. You may follow the steps detailed above to enable access.

- **Which browser should I use to open the link for the video KYC call?**

You may join the video call by tapping on the link that will be sent to you via SMS. Once you tap on the link, it will redirect you to your mobile web browser. We recommend using Safari web browser for iPhone users and Google Chrome web browser for all other phone models to carry out the video KYC process.