

STATEMENT SUMMARY / සාරාංශයේ ශ්‍රේණි ප්‍රකාශනය / கணக்கு கூற்று சுருக்கம்

Statement Date/ප්‍රකාශනයේ දිනය
/கணக்கு கூற்று திகதி

Due Date/වෙළුම් යුතු දිනය
/கொடுப்பனவுக்கான இறுதித் திகதி

From :

To :

Primary Card Number/ප්‍රාථමික කාඩ්පත් අංකය
/முதன்மை அட்டை இலக்கம்

Credit Limit/වලංගු ණය සීමාව
/கடன் எல்லை

Cash Interest Rate (Annualy)/මුදල් අත්තිකාරම් සඳහා
පොළී අනුපාතය(වාර්ෂික)/காச முற்பண மாதாந்த வட்டி வீதம்

Purchase Interest Rate (Annualy)/මිලදී ගැනීම් සඳහා පොළී
අනුපාතය(වාර්ෂික)/கொள்வனவுக்கான மாதாந்த வட்டி வீதம்

ACCOUNT SUMMARY FOR THE STATEMENT PERIOD

කාල සීමාව සඳහා ශ්‍රේණි සාරාංශය / அறிக்கை காலத்திற்கான கணக்கு சுருக்கம்

Balance B/F

ශේෂය

முன் கொண்டுവரப்பட்ட கணக்கு மீதி

Payments/Credits

මුදල් වෙළුම්/වැර කිරීම්

கட்டணம்/கடன்

Purchases/Debits

මිලදී ගැනීම්/භර ගැලපුම්

கொள்வனவுகள்/பற்றாக்கள்

PAYMENT DUE INFORMATION / වෙළුම් යුතු මුදල් තොරතුරු / வைப்புத் தகவல்

Closing Outstanding Balance

වෙළුම් යුතු මුළු ශේෂය

இறுதி மீதி

Minimum Due Amount

වෙළුම් යුතු අවම මුදල

ஆகக்குறைந்த கொடுப்பனவு நிலுவைத்தொகை

Over Limit

ණය සීමාව ඉක්මවූ මුදල් ශේෂය

வரம்பெல்லைக்கு மேலான மீதி

Transaction Date ගණුදෙනු තල දිනය பரிவர்த்தனை திகதி	Posting Date ගිණුම් ගත දිනය அனுப்பும் திகதி	Description විස්තරය விபரங்கள்	Transaction Amount ගණුදෙනුවේ වටිනාකම பரிவர்த்தனை தொகை	Billing Amount බිල්ලකෙහි වටිනාකම பட்டியல் தொகை

Please ensure Minimum Payment within Payment Due Date to avoid late payment Charge.

නියමිත දිනයට පෙර අවම මුදල වෙළුම් සඳහා වහලා ගැනීමෙන් ප්‍රමාද ගාස්තු අයවීම වළක්වා ගත හැක.

ஆகக்குறைந்த கொடுப்பனவினை கொடுப்பனவு செலுத்த வேண்டிய இறுதித்திகதிக்கு முன்னதாக அனுப்பி பிந்திய கொடுப்பனவு கட்டணத்தினை செலுத்துவதை தவிர்த்து கொள்ளுங்கள்.

Card Operations, National Development Bank PLC. (Company Reg. PQ27) | No. 40, Navam Mawatha, Colombo 02, 00200

T : 94 11 2448888 (24 hours) | F : 94 11 2303611 | E : contact@ndbbank.com | W : www.ndbbank.com | www.ndbgoodlife.com | www.facebook.com/ndbbankplc

- (I) Settle in full on or before "payment Due Date".
- (II) Settle minimum on or before "payment Due Date"
- (III) Pay any amount between the minimum payment and full payment on or before "Payment Due Date".

- (I) *Cash payment through any National Development Bank PLC Branches.
- (II) All cheques to be drawn in favor of your 16 digit card number. (Cheque Payment will be update upon realization)
- (III) *CEFT in favour of the 16 digit Credit Card No.
- (IV) *Internet Banking.
- (V) Standing Instruction given through NDB accounts.

*Successful transactions are effected real time

If minimum payment is not received on or before the "Payment Due Date" a late payment fee will be charged.

In the event card holder exceeds the Credit limit anytime during the billing period, an over limit fee will be charged.

- (I) Cheques payments will be only on realization of funds.
- (II) Cash cheques and cheques issued by third parties in your favor will not be accepted.

Please notify the call Centre on 011 244 8888, if you do not receive the statement within 2 weeks from your previous months statements due date. Non receipt of the statements will not be accepted as a reason for non-payment of dues.

- (I) ප්‍රකාශනයේ සඳහන් මුළු මුදල නියමිත දිනට හෝ ඊට පෙර ගෙවීම.
- (II) ප්‍රකාශනයේ සඳහන් අවම මුදල නියමිත දිනට හෝ ඊට පෙර ගෙවිය හැක.
- (III) අවම ගාස්තුවේ සිට මුළු මුදල දක්වා ඕනෑම ගෙවීමක් නියමිත දිනට හෝ ඊට පෙර ගෙවිය හැක.

(I) *NDB ඕනෑම ශාඛාවට ගෙවීම් කළ හැකිය.

(II) *සෑම වෙබ්සයිතම ඉලක්කම් 16 ක් යුතු කාඩ්පත් අංකය ලියා ඔබගේ ගිණුම්(0) වාර්තන පරිදි වෙබ්පත් තිබුත් කළ යුතුය. (වෙබ්පත් මඟින් සිදුකරන ගෙවීම් තිහිකායනාය වීමෙන් පසු ධාරිත් කාලීන වේ.)

(III) *සෑම CEFT වෙබ්සයිතම ඉලක්කම් 16 ක් යුතු කාඩ්පත් අංකය ඇතුළත් කළ යුතුය.

(IV) *අන්තර්ජාල ගෙවූ පනතුකම් මඟින්ද ගෙවීම් කළ හැකිය.

(V) NDB ඉඩම් කාඩ් ගිණුම වාර්තන පරිදි ස්ථාවර නිදහස්ගතයින් ගෙවීම් කළ හැකිය.

*සාර්වත් මුදල් වාර්ත කිරීමකින් පසුව ගනුදෙනුකරු වම් මුදල් ධාරිත් ගිණුමක කරනු ලැබේ.

නියමිත දිනට පසුව ප්‍රමාද වී සිදු කරන ලද ගෙවීම සඳහා ප්‍රමාද ගාස්තුවක් අය කෙරේ.

හියමිත ඩිලිප්ස් කාල සීමාව තුල දී ණය හිමියා වෙත ලබා දී ඇති ණය සීමාව ඉක්මවා ගියහොත් “ණය සීමාව ඉක්මවා යාමේ ගාස්තුව” අය කරනු ලැබේ.

- (I) ඔබේ කාඩ්පත ගිණුම් වෙබ්පත් හිකුත් කරනුයේ ඒවා උපලබ්ධි වීමට යටත්වය.
- (II) මුදල් වෙබ්පත් හෝ තෙවන පාර්ශවයන් විසින් ඔබ වෙත හිකුත් කර ඇති වෙබ්පත් භාරගනු නොලැබේ.

සති 2 ක් තුල ඔබගේ ගිණුම් ප්‍රකාශණය නොලැබුනොත් කරුණාකර අපගේ ඇමතුම් මධ්‍යස්ථානය 011 244 8888 අමතන්න. ඔබගේ බ්‍රෙඩ්ට් කාඩ්පත් සඳහා ගෙවීමක් සිදුනොකිරීම, ගිණුම් ප්‍රකාශණය නොලැබීම හිසා බව හේතුවක් සේ බැංකුව භාර නොගනී.

(I)	குறிப்பிட்ட திகதியிலோ அல்லது அதற்குமுன்போ முழுக்கொடுப்பனவை செலுத்துவதன் மூலம் வட்டியினை தவிர்த்துக்கொள்ளல்
(II)	குறிப்பிட்ட திகதியிலோ அல்லது அதற்கு முன்போ கொடுப்பனவை செலுத்தல்
(III)	திகதிக்குக் கொடுப்பனவு ஏதும் நிறுத்தவிட்டதே தாமதக் கட்டணம் அறுவிடப்படும்

(I) எந்த ஒரு NDB வங்கி கிளையிலும் காசாக செலுத்த முடியும்.
(II) உங்களுடைய 16 இலக்கம் உடைய அட்டைக்கு சாதகமாக வரையும் எல்லா காசோலையும் பணம் செலுத்தப்பட்ட பிறகு புதுப்பிக்கப்படும்.
(III) CEFT கணரூபவடி செய்யும் போது இலக்கம் 16ஐ குள் உள்ளடக்கியவாசறு கார்ட் இலக்கம் காணப்படவேண்டும்.
(IV) NDB கணரூபவடி செய்யும் போது இலக்கம் 16ஐ குள் உள்ளடக்கியவாசறு கார்ட் இலக்கம் காணப்படவேண்டும்.

(1) குறிப்பிட்ட திகதி கொடுப்பனவு கிடைக்கப் பெறாதவிடத்து தாமதக் கட்டணம் அறவிடப்படும்

(I) பில்லிங் காலத்தில் எப்போதேனும் அட்டை வைத்திருப்பவர் கடன் எல்லையை மீறினால் வரம்புக்கு மேல் கட்டணம் வசூலிக்கப்படும்.

(I) கணக்கில் பணம் இருக்குமிடத்து மட்டும் காசோலை ஊடாக கொடுப்பனவு ஏற்றுக் கொள்ளப்படும்
(II) உங்கள் சார்பாக மூன்றாம் நபரால் கொடுக்கப்படும் காசோலைகள் ஏற்றுக் கொள்ளப்படமாட்டாது

குறிப்பிட்ட திகதியிலிருந்து இண்டு கிழமைக்குள் உங்களது அறிக்கை கிடைக்கப் பொறாத விடத்து 011 244 8888 எனும் இலக்கத்திற்கு தொடர்பு கொள்ளவும்.

* All the cash payments on bank holidays would be updated on the next working day.

- Interest will be charged if the full payment is not made on the payment due date or if part / minimum payment is made before, on or after due date or full payment is made after the due date.
- Maximum of 51 days can be enjoyed by a cardholder with no interest for Retail transactions.
- The minimum grace period applicable for NDB Credit Card is 21 days from the Statement Date.
- Retail interest calculation is commencing from the Statement Date.
- Cash advance interest calculation is commencing from the Posting Date.
- Until the Cash advance value is settled, the retail/cash interest will be charged for the outstanding amount.
- Interest calculation formula is given below;

$$\text{Capital Outstanding} \times \text{Monthly Interest Rate} \times \text{No of days}/30$$

Late Payment Fee	✓
Cash Advance Fee	✓
Interest on Retail Transactions	✓
Interest on Cash Advance	✓
<i>Applicable</i>	✓
<i>Not Applicable</i>	x

Card Type: Platinum
Interest Rate p.m. (Retail) – *2.5%
Interest Rate p.m. (Cash) – *2.5%

Credit Card Statement – 2nd February to 2nd March 2022

Opening Balance 02 nd January 2022	Rs. 100,000.00	Opening Balance 02 nd February 2022	Rs. 137,500.00
Purchase – 10 th January 2022(Billing Date)	Rs. 20,000.00	Late Payment Fee	Rs. 1,500.00
Cash Advance – 10 th January 2022 (Billing Date)	Rs. 15,000.00	Payment Received 20 th February 2022 (Cr.)	Rs. 5,000.00
Cash Advance Fee	Rs. 1,000.00		
Overlimit Fee	Rs. 1,500.00		
Closing Balance as at 02 nd February 2022	Rs. 137,500.00		
Minimum due amount (4%)	Rs. 5,500.00	Interest Charged	Rs. xx.xx
Due Date	23 rd February 2022	Closing Balance as at 02nd March 2022	Rs. xxx.xx

Working;

$$\begin{aligned} \text{Interest Fee on Retail Purchase} &= \text{Capital Outstanding} \times \text{Monthly Interest Rate} \times \text{No of days}/30 \\ &= 20,000 \times 2.5\% \times \text{No of days}/30 \\ &= \text{Rs. xx.xx} \end{aligned}$$

Interest Charged	Rs.	xx.xx
Closing Balance as at 02nd March 2022	Rs.	xxx.xx

$$\begin{aligned} \text{Interest Fee on Cash Advance} &= \text{Capital Outstanding} \times \text{Monthly Interest Rate} \times \text{No of days}/30 \\ &= 15,000 \times 2.5\% \times \text{No of days}/30 \\ &= \text{Rs. xx.xx} \end{aligned}$$