

## **KEY FACT DOCUMENT – CREDIT CARDS**

### **Products / Services**

- Visa Silver
- Visa Platinum
- Visa Signature
- Visa Infinite

For more details please refer <https://www.ndbbank.com/cards>

### **Financial and other benefits including any incentives & promotions**

- Exclusive discounts at partner merchant 365 days with Best in market offer during seasons
- Exclusive Welcome offer vouchers from partner merchants with every new card welcome pack
- Convenient installment payment plans
- Convenience of obtaining supplementary cards for immediate family members
- Plastic card is enabled with enhanced security components
- Ability to enhance credit limit subject to income verification.
- Temporary Limits / Bonus limits / in excess -emergency hospital bill payments facilitated up to 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
- Free Global Travel Insurance cover up to USD 100,000 (T&C apply)
- Complimentary Airport Lounge priority pass membership and free access (T&C apply)
- Free Insurance coverage to cover the cardholder outstanding at the time of death or permanent disability (T&C apply)

### **Fees /charges, commission, interest etc...**

Visit the following link for credit card tariff.

<https://www.ndbbank.com/cms/media/4964/CC-Tariff-16102023-220ca2a0c37080fdd9429efc5a462ea2eaf9a10a.pdf>

### **Procedure to be followed to obtain Product/Service**

- The applicant must visit the nearest NDB branch or contact bank's sales representative to apply for a credit card.
- The following documents in addition to the duly completed credit card application must be submitted.
  - Copy of NIC / Valid Passport / Driving License
  - Income details (Latest 3 month's salary slips / bank statements etc...)
  - Billing proof document (If the current residence address differs from the address mentioned in the NIC)
  - Confirmation of the security placement & the letter of set off (For secured /cash back cards only)

- CRIB report will be attached to the application along with the above mentioned documents by the bank representative in order to evaluate the credit scoring of the applicant.
- Card & PIN to be posted to the correspondent address separately.
- Cardholder must contact the bank's call centre via 94112448888 to activate the card received.

### **Important Terms**

- All credit card processing & issuance will be subject to credit evaluation upon submission of required documentation & will be executed at the sole discretion of the bank.
- Credit Cards and supplementary shall be issued only to an individual who is a citizen or a resident of Sri Lanka who is above 18 to 75 years of age on the date of the application and has independent financial means.
- An applicant must have an Rs.100, 000 or above gross income to be proven through the pay slip in order to be eligible for a credit card. (Not an requirement for a cash back / secured credit card facility)
- Customer is liable to pay the bank all due charges
- 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 channels are available for customers to lodge complaints.

- Through any NDB branch
- Through our Call Centre (24\*7\*365 )
- E-mail: [contact@ndbbank.com](mailto:contact@ndbbank.com)
- Through post: Customer Relationship Manager, Card Centre, NDB Bank PLC, No 40 , Nawam Mawatha, Colombo 02