CARDDHOLDER DECLARATION

This declaration is made to National Development Bank PLC (NDB bank)

By signing below, I/We ask that an account be opened for me/us and Card(s) issued as
I/we request and that you renew and replace it/them until i/we surrender my/our right to use
the Card(s) by cutting the Card(s) in half and returning both pieces to you. I/We authorize
my/our bankers or any other sources to release any information to you or your representatives
that you may require from time to time without reference to me/us. I/We agree that my/our Credit Card(s)
may be only used subject to the terms and conditions of the Credit Cardholder Agreement,
ATM and other account terms and conditions issued by the NDB bank and
I/We further agree to accept and be bound by the terms and conditions of the
Credit Cardholder Agreement issued by the NDB bank. I/We accept that the usage of the new
Credit Card will be construed by the NDB bank as acceptance of the terms and the conditions
by me/us. I/We am/are aware that deposits or transfers to my/our Credit Card account(s) or
temporary limit increases will not increase my/our cash advance limit. I/We am/are aware that
certain ATM machine/bank/counter restrictions may apply to the usage of my/our Credit
Card(s) in Sri Lanka and overseas. I/We am/are aware that the NDB bank may change my
.correspondence address if delivery cannot be made to my preference. I/We agree not to use
my/our Credit Card(s) overseas to purchase goods in commercial quantities and for transfer of
capital out of Sri Lanka. I/We affirm that I/We shall surrender my/our Credit Card(s) to the
NDB bank and settle all dues in full in the event I/We migrate or leave Sri Lanka for overseas
employment. I/We agree to be liable jointly and severally for all charges to the Primary and
Supplementary Card(s) issued on my/our request. I/We accept that the NDB bank is entitled to
communicate to customers by way of post cards, fax transmissions, e-mails, telegrams and
SMS’s. I/We hereby warrant that the above information given in this application is true and
correct. I/We accept that Credit Card(s) will be issued at the sole discretion of the NDB bank.
I/We hereby confirm that I/We am/are aware of the conditions imposed under the
Exchange Control Act in the notice published in the Extraordinary Gazette No. 1950/40 dated 20th
January 2016 subject to which the Credit Card(s) may be used for transactions in foreign
exchange and I/We hereby undertake to abide by the said conditions.

To: The Controller of Exchange

I/We ____________________________ have carefully examined the
information together with relevant documents submitted by __________________________ and
satisfied myself that the said information and documents are in conformity with Exchange
Control requirements and the internal policies of the Bank. The Bank undertakes to exercise due
diligence on the transactions carried out by the Cardholder on his/her EFTC in foreign exchange
and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to
suspect that unauthorized foreign exchange transactions are being carried out on the EFTC
in violation of the undertaking given by the Cardholder and to bring the matter to the notice of
the Controller of Exchange.

_________________________________________  ________________
Signature of the Bank Officer  Date

For inquiries please call our Customer Service Hotline: +94 11 244 8888.
WELCOME TO THE GOOD LIFE

NDB Good Life Cards: a unique range of credit cards that give you superior deals, exceptional offers and enviable advantages all at the same time so you can enjoy life like never before. From bill wipe outs to first to get offers to the absolute low interest rates, an NDB Good Life Card lets you live everyday to the fullest with convenience, security and peace of mind. So go ahead and get the most out of life with an NDB Good Life Card.

First to Get Offers
With an NDB Good Life Card, you don’t have to wait for the ‘season’ because you’ll get exclusive access to special offers and savings throughout the year before anyone else.

Installment Plans
Whether it’s a dream vacation, your child’s higher education or just something you absolutely had to have, don’t worry about paying for it at once because with an NDB Good Life Card you can split it into easy instalments. Just call NDB after your purchase to convert it to multiple payments over a settlement period that’s convenient for you.

Transfer your Balance and Pay Less*
Move whatever is outstanding on your other bank credit cards to an NDB Good Life Card and you’ll pay a nominal interest charge. Simply present your most recent credit card statement to NDB along with an application form.

Cash Back and Bill Wipe Out*
Apart from exceptional discounts and offers, NDB will go the extra mile to help you with your expenses with cash back offers and total bill wipe outs. A daunting bill from your favourite store could be wiped out from your statement.

Mobile Banking
Free Mobile Banking App to check your card balance, past transactions, to make payments, lost card reporting. Card activation/deactivation, Card on/off and much more.

Free Overseas Travel Insurance Cover*
Visit www.ndbbank.com for more details.

Free SMS Alert Service
On your credit card transactions and periodic credit card promotions.

Free e-statement Facility (Interactive/Static)
Priority Pass Membership for Signature and Infinite Credit Card Holders*
* Terms & conditions apply

A+(Ika) Fitch Rating – National Development Bank PLC (PQ27) is a licensed commercial bank supervised by the Central Bank of Sri Lanka.