

Products/Services	Description of the Products/Services	Financial and other benefits to customers including any incentives and promotions	Fees/charges, commission, interest etc., charged from customers	Procedures to be followed to obtain the product/service	Major terms and conditions
<p>Ordinary Savings Account</p>	<p>Ordinary Savings Account can opened on behalf of Individuals / Special funds / Social Organizations / Bank Guarantees / Legal Compensations and or as Joint accounts with a minimum deposit of Rs.100/-</p> <p>Postal Savings Accounts can be operated through Post Offices and Sub-Post Offices island wide.</p>	<p>All Savings Account holders are entitled to;</p> <ul style="list-style-type: none"> • An ATM Shopping Card or Platinum Card with Master Card / Visa Card facility. • Standing Order facility • Loans up to 80% of the savings balance • Account holders can enjoy doorstep banking experience with POS, SMS Banking and Internet Banking facility • Interest rate is daily calculated and monthly credited. • Can deposit, withdraw and update from any branch. • Internet banking and SMS banking facility free of charge. • Nomination facility. 	<p>Please refer table of Fees & service chargers</p>	<p>Dully filled and signed Mandate – Form SA/01</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC FormCash deposit slip</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license , letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills (electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p>	

<p>Hapan Children's Savings Account</p>	<p>Hapan is the minor savings account of NSB where the savings product caters to one's birth till he/she reaches age 16.</p> <p>Under the Hapan brand there are Kiriketeti Hapan (From birth to 3 months old babies), Punchi Hapan (From 3 months to 7 years old children) & Thepal Hapan (Hapan savings account operates with Sri Lanka Post and NSB).</p> <p>The children aged 7 – 16 can operate the account by themselves while the parent / guardian can open and operate the account on behalf of the children below age of 7 years.</p> <p>Withdrawals – an application for the withdrawals by a minor who has not completed 16 years shall be made at least 07 days prior to such withdrawal.</p> <p>Identification document should be photocopy of</p>	<p>Account holders are offered 1% additional interest than the ordinary savings.</p> <p>The account holders who're studying in Grade 5 and maintains a minimum balance of Rs.3000/- are eligible for the annual "Hapan Pranama Scholarship Awards Ceremony".</p> <p>Annual free scholarship seminars for Grade five students in both Sinhala and Tamil mediums.</p> <p>NSB Paata Paata Hapankam island wide art competition.</p> <p>The account holders are rewarded with gifts based on the new deposit/s or existing account balance.</p> <p>Interest is daily calculated and credited monthly</p>	<p>Please refer table of Fees & service chargers</p>	<p>Dully filled and signed Mandate – Form SA/01</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Mandatory KYC form</p> <p>Cash deposit slip</p> <p>The birth certificate of the child</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license, letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills</p> <p>(electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p>	<p>Entitled for 1% more interest than the Ordinary Savings (5%)</p> <p>After the account holder turns 16 years old, the account is converted to Ithuru Mithuru Savings Account.</p> <p>Minimum opening balance – Rs.100/-</p> <p>Minimum deposit to earn interest – Rs.100/-</p> <p>Accounts opened with large deposits are opened by the parents or guardian on behalf of the minor</p> <p>The special rate of interest applicable only till the account holder reaches (16) years.</p> <p>Issuing a Duplicate Pass Book for Lost / Damaged Pass Book – Rs.150/- Providing transactions print – outs of statement over 06 months – Rs.100/- each Issuing a Letter of</p>
---	---	--	--	---	---

	<p>NIC/Passport/Driving License of the Parent or the guardian.</p> <p>Thepal Hapan Savings Accounts can be operated through Post Offices and Sub-Post Offices island wide.</p>	<p>Can deposit, withdraw and update from any branch.</p> <p>At the age of 16 account will be converted to a "Ithru Mithru" account automatically.</p>			<p>Balance confirmation – Rs.100/-</p> <p>Closing of Savings Account within 06 months from opening – Rs.100/-</p>
NSB i'm Savings Account	<p>Young persons between 20 – 30 years of age can open an account can maintain the account until the age of 35</p>	<p>Ithuru Mithuru Savings Account holders are entitled to an additional interest of 0.5% than the ordinary savings in slab basis rate.</p> <p>An ATM Shopping Card or Platinum Card with Master Card / Visa Card facility</p> <p>Standing order facility</p> <p>Loans up to 80% of the savings balance</p> <p>POS / SMS and Internet Banking facility</p> <p>Interest is daily calculated and monthly credited</p> <p>Can deposit, withdraw and update from any branch</p>	<p>Please refer table of Fees & service chargers</p>	<p>Dully filled and signed Mandate – Form SA/01</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Cash deposit slip</p> <p>Proof of address – In case the address differs from the identification document; NIC, valid passport, driving license, letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate, utility bills.(electricity/water/ fixed telephone line bill which are issued not earlier than immediate preceding 03 months) should be provided.</p>	<p>Once the account holder turns 35 years old, the account is automatically converted to an Ordinary Savings Account.</p> <p>Minimum opening balance Rs.2000/-</p> <p>Minimum deposit to earn interest Rs.1000/-.</p>

<p>Sthree Savings Account</p>	<p>Sthree Savings Account is exclusively designed for ladies over 16 years of age.</p> <p>Sthree Thepal Savings Accounts can be operated through Post Offices and Sub-Post Offices island wide.</p>	<p>Account holders are entitled to NSB Shopping Card with Master / Visa Card facility.</p> <p>Eligibility to receive special interest concessions on Ran Sahana Pawning Facility, Diriya Loan Scheme and Eco Loan, where you will be entitled to 1% less than the prevailing interest rate.</p> <p>Cash prize of Rs. 10,000/- on the wedding day and on 25th anniversary.</p> <p>Prarthana Savings Certificate with a face value of Rs.50,000/- .upon a child birth.</p> <p>Rs. 1500 cash prize on Graduation</p>	<p>Please refer table of Fees & service chargers</p>	<p>Dully filled and signed Mandate – Form SA/01</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Cash deposit slip</p> <p>Proof of address – In case the address differs from the identification document; NIC, valid passport, driving license, letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate, utility bills.(electricity/water/ fixed telephone line bill which are issued not earlier than immediate preceding 03 months) should be provided.</p>	<p>Minimum opening balance – Rs.500/-</p> <p>Interest rate is 4% per annum</p> <p>Minimum deposit to earn interest Rs.500/-</p>
-------------------------------	---	---	--	--	---

<p>Pas Avurudu Savings Account</p>	<p>Ordinary Savings Accounts can opened on behalf of Individuals / Special funds / Social Organizations / Bank Guarantees / Legal Compensations and or as Joint accounts with a minimum deposit of Rs.100/-</p> <p>Postal Savings Accounts can be operated through Post Offices and Sub-Post Offices island wide.</p>	<p>All Savings Account holders are entitled to;</p> <p>An ATM Shopping Card or Platinum Card with Master Card / Visa Card facility.</p> <p>Standing Order facility</p> <p>Loans up to 80% of the savings balance</p> <p>Account holders can enjoy doorstep banking experience with POS, SMS Banking and Internet Banking facility</p> <p>Interest rate is daily calculated and monthly credited.</p> <p>Can deposit, withdraw and update from any branch.</p> <p>Internet banking and SMS banking facility free of charge.</p> <p>Nomination facility.</p>	<p>Please refer table of Fees & service chargers</p>	<p>Dully filled and signed Mandate – Form SA/01</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Cash deposit slip</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license , letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills (electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p>	<p>Minimum opening balance Rs.100/-</p> <p>Minimum deposited to earn interest is Rs.100/-</p> <p>This amount could be deposited on any convenient day</p> <p>Interest rate is based on monthly deposit value.</p>
------------------------------------	---	--	--	--	---

<p>Postal Savings Account</p>	<p>Transactions pertaining to pass books issued at post offices</p> <ol style="list-style-type: none"> 1. Ordinary Savings 2. Hapan 3. Sthree Thepal 4. Thepal Ithurum 5. Smile Savings 6. Avurudu Vasana 7. National Savings Certificates 	<p>For all postal banking products except the "Smile Savings Account", interest is calculated yearly.</p> <p>The interest on "Smile Savings Accounts" is calculated monthly and credited quarterly</p>	<p>Please refer table of Fees & service chargers</p>	<p>Dully filled and signed Mandate – Form SA/01</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Cash deposit slip</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license , letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills (electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p>	<p>Accedes to requests made by account holder possessing Pass Books issued at Post offices to withdraw monies up to;</p> <p>Sub Post Office – Rs.15,000/</p> <p>Control Post Office – Rs.25,000/</p> <p>Control Post Office – Super Grade Rs.40,000/-</p> <p>Reasonable excesses over this limit may be considered if approved by Divisional Superintendent of Post approval</p>
-------------------------------	---	--	--	--	--

<p>Fixed Deposit</p>	<p>Fixed Deposits can be opened as individual / joint accounts / special funds and also on behalf of social organizations.</p> <p>Any citizen over 16 years of age can open a Fixed Deposit Account at NSB while minors below 16 years of age can open a Fixed Deposits Account in care of their parents / guardians.</p> <p>The account holders can open Fixed Deposit Accounts for 3, 6, 12, 24 months, yielding an annual, bi-annual or monthly interest.</p>	<p>The account holder can obtain loans against deposits up to 90% of the deposit value depending on the maturity period and whether the interest of the FD is credited to the loan account at the time of maturity.</p> <p>It allows a revolving credit facility of 90% against the fixed deposits and NSB Easy Card can be obtained (Visa Card / Master Card enable)</p> <p>While the minimum opening amount of the annual interest earning Fixed Deposit is Rs.1,000/-, the minimum opening balance for the monthly interest earning Fixed Deposit Rs.25,000/-</p>	<p>Please refer table of Fees & service chargers</p>	<p>Mandate – (Form No. FD/01 for Individuals and Joint: for minors Form No. FD/03)</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Cash deposit slip</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license , letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills (electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p>	<p>A fixed rate of interest on maturity or on a monthly payment basis is applicable and Interest should be calculated for each completed month from the date of deposit.</p> <p>In Maturity deposits Interest could be withdrawn after maturing or accumulate to the capital or credited to any other party nominated by the account holder/s.</p>
----------------------	--	--	--	---	--

<p>Gaurawa Fixed Deposit</p>	<p>Senior citizens over 55 years of age can open Gaurawa Fixed Deposit monthly or Maturity. The interest is 0.5% higher than the prevailing rate of normal Maturity and Monthly FD rates.</p>	<p>In additionally, Special benefits to you as Gaurawa Account holders include;</p> <ul style="list-style-type: none"> • “Service through special counters” where you will receive the assistance of Bank Officers when filling up forms etc... • In case of disabled customers, arrangements will be made to provide them with banking services at their residence. This service will be provided twice a month for the needy customers who reside within a radius of 15 km from the Branch • The minimum deposit amount required is Rs.25,000/- and the maximum limit in an account is Rs.20 Million. • The account holder can obtain loans 	<p>Please refer table of Fees & service chargers</p>	<ul style="list-style-type: none"> • Mandate – (Form No. FD/01 for Individuals and Joint: for minors Form No. FD/03) • Identification Document along with a photocopy (NIC / Passport / Driving License) • Proof of address – In case the address differs from the identification document; NIC, valid passport, driving license, letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate, utility bills.(electricity/water/ fixed telephone line bill which are issued not earlier than immediate preceding 03 months) should be provided. • Mandatory KYC Form • Cash Deposit Slip 	<p>In the case of a premature withdrawal applicable interest rates are; before completing 1 month – no interest, after completing 3 months 4%.</p>
------------------------------	---	---	--	--	--

		against deposits up to 90% of the deposit value.			
Special 15% Fixed Deposit for Senior Citizens	All resident Sri Lankan citizens above 60 years of age can open this fixed deposit.	<p>In additionally, Special benefits to you as Gaurawa Account holders include;</p> <ul style="list-style-type: none"> • “Service through special counters” where you will receive the assistance of Bank Officers when filling up forms etc... • In the case of disabled customers, arrangements will be made to provide them with banking services at their residence. This service will be provided twice a month for the needy customers who reside within a radius of 15 km from the Branch • The minimum deposit amount required is 	Please refer table of Fee & service chargers	<ul style="list-style-type: none"> • Mandate – (Form No. FD/01 for Individuals and Joint: for minors Form No. FD/03) • Identification Document along with a photocopy (NIC / Passport / Driving License) • Proof of address – In case the address differs from the identification document; NIC, valid passport, driving license, letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate, utility bills.(electricity/water/ fixed telephone line bill which are issued not earlier than immediate preceding 03 months) should be provided. • Mandatory KYC Form 	<ul style="list-style-type: none"> • The maximum deposit is Rs.1,500,000/- • Senior citizens over 60 years of age who maintain fixed deposits in all banks with an aggregate balance not exceeding Rs.1.5 million as at 01.03.2017 • If the deposit has been renewing automatically, the balance as at the last maturity date should be considered as the initial balance of the new account

		<p>Rs.25,000/- and the maximum limit in an account is Rs.20 Million.</p> <ul style="list-style-type: none"> The account holder can obtain loans against deposits up to 90% of the deposit value. 		<ul style="list-style-type: none"> Cash Deposit Slip 	<ul style="list-style-type: none"> Loans will not be granted against this deposit. Any form of penal interest should not be charged when closing any Fixed Deposit Account.
Prarthana Children's Savings Certificate	Prarthana Children's Savings Certificate is a long term deposit scheme for kids and the Certificate will mature when the account holder reaches 16 years of age.	<ul style="list-style-type: none"> Attractive interest rates which will be paid upfront; paid on the date of purchase NSB gives you an assurance that the face value of the Certificate will not be affected by any adverse fluctuations of interest rates. 	Please refer table of Fees & service chargers	<ul style="list-style-type: none"> The Certificates are available in the maturity values of ; Rs.5,000/- Rs.10,000/- Rs.25,000/- Rs.50,000/- and Rs.100,000/- 	<ul style="list-style-type: none"> On maturity of a Certificate if it is maintained for a further period of time interest should be computed at the rate applicable to the 12 Mat Fixed Deposit account. The Certificates cannot be transferred and cannot be negotiated. On maturity of Certificates, the face value could be paid to the holder after satisfying to the identity of the holder of the

					Certificate by the Bank.
National Savings Certificate	These certificates pay a high interest upfront and are available in various denominations for period from 3 months to 4 years	<ul style="list-style-type: none"> • Attractive interest rates which will be paid upfront; paid on the date of purchase • NSB gives you an assurance that the face value of the Certificate will not be affected by any adverse fluctuations of interest rates. 	Please refer table of Fees & service chargers	<p>Persons over 16 years of age – In their own names or jointly with others or on behalf of another person.</p> <p>Minors over 7 years of age and below 16 years of age jointly with a parent / guardian.</p>	
Gift Token	<p>This is the easiest and the best way to give gifts</p> <p>Gift Tokens are available in various denominations and are easy to purchase and earn cash whenever needed</p>	<ul style="list-style-type: none"> • The accrued interest from the date of purchase and you can deposit Gift Tokens in any savings account • NSB Gift Tokens are available in a range of values from Rs.100/- to Rs.2,500/- at any NSB Branch. 		Cash Deposit Slip	Interest rate of 4%p.a. daily calculated since the date of purchase