

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
Ordinary Savings Account	<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> <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>	Please refer table of Fees & service charges	<p>Dully filled and signed Mandate Form</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form 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/fixd telephone line bill which issued not earlier than immediate preceding 03 months)</p>	<p>Please refer Inner Back Cover Page of Savings passbook issued at the time of opening the Ordinary Savings Account or updating to a new passbook.</p> <p>Minimum Deposit amount is Rs.100/-</p> <p>Minors below 16 years of age can open an account under the guardianship of the parents or grand parents.</p>

<p>Hapan Children's Savings Account</p>	<p>The children aged 7 – 19 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 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>Account holders are offered an additional interest than the ordinary savings.</p> <p>The Hapan/Thepal Hapan account holders who maintain a minimum balance as requested by the Bank, are eligible for “Hapan Scholarship Awards”.</p> <p>Grade 5 Scholarship Model Paper Books in Sinhala &amp; Tamil languages for accountholders at a deposit.</p> <p>Students who pass the Grade 5 scholarship examination scoring marks above the pass mark will be awarded by the nearest branch</p> <p>Time to time, gifts will be issued branch wise at a deposit</p> <p>Interest is daily calculated and credited monthly.</p> <p>Can deposit, withdraw and update from any branch.</p> <p>At the age of 19 the account will be converted to a “IM” account automatically.</p>	<p>Please refer table of Fees &amp; service charges</p>	<p>Dully filled and signed Mandate Form</p> <p>Identification Document along with a photocopy (NIC / Passport / Valid Driving License)</p> <p>Mandatory KYC form</p> <p>Cash deposit slip</p> <p>The birth certificate of the child</p> <p>Proof of the address- if the address differs from the: NIC then Valid passport, valid 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) should certify the address</p>	<p>Entitled for a premium interest than the Ordinary Savings</p> <p>After the account holder turns 19 years old, the account is automatically converted to I'M Youth Savings Account.</p> <p>When the account holder reaches age 16 he/she can be relieved of the guardianship and become the sole owner of the account.</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 (19) years.</p>
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<p>Ithuru Mithuru Savings Account – (NSB I'm)</p>	<p>Young people 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 than the ordinary savings.</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>Nomination facility</p>	<p>Please refer table of Fees &amp; service charges</p>	<p>Dully filled and signed Mandate Form</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form 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 immediately 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.1000/-</p> <p>Minimum deposit to earn interest Rs.1000/-.</p>
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<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.</p> <p>(i) Cash prize of Rs. 10,000/- on the wedding day.</p> <p>(ii) Prarthana Savings Certificate with a face value of Rs.50,000/- upon a child birth.</p> <p>(iii) Cash prize of Rs. 10,000/- on the wedding day and on 25th anniversary.</p> <p>(iv) Cash prize of Rs. 1500/- cash prize on Graduation</p>	<p>Please refer table of Fees &amp; service charges</p>	<p>Dully filled and signed Mandate Form</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>Minimum deposit to earn interest Rs.500/-</p> <p>To become eligible for cash prizes, customers should submit a written request within three months of the event including proof of the said event and fulfil the following conditions:</p> <p>(I) A balance of Rs. 150,000/- should be maintained in the account before two calendar months &amp; submit a certified copy of the marriage certificate, for gift (i)</p> <p>(II) A balance of Rs. 200,000/- should be maintained in the account before two calendar months prior to the confinement submit a certified copy of the child's birth certificate for gift (ii)</p> <p>(III) A balance of Rs. 150,000/- should be maintained in the account before two calendar months &amp; submit a certified copy of the marriage certificate for gift (iii)</p> <p>(IV) A balance of Rs. 50,000/- should be maintained in the account before two calendar months &amp; submit a certified copy of the degree certificate for gift (iv)</p>
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<p>Pas Avurudu Savings Account</p>	<p>Any person aged above 16years can open and operate a Pas Aurudu Savings Account and a higher rate of interest will be offered for higher amount of deposit. No withdrawals are allowed until five years.</p>	<p>The account can be opened by a monthly deposit of  Rs:100/=  Rs:200/=  Rs:300/=  Rs:400/=  Rs:500/= and  Rs:1,000/= or denominations of Rs:1,000/= and the duration of the account will be 5 years (60 months).</p> <p>Accounts can be maintained;</p> <ul style="list-style-type: none"> <li>a. Individual</li> <li>b. Joint</li> <li>c. Minor</li> </ul>	<p>Please refer table of Fees &amp; service charges</p>	<ol style="list-style-type: none"> <li>1. Dully filled and signed Mandate Form</li> <li>2. Identification Document along with a photocopy (NIC / Passport / Driving License)</li> <li>3. 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</li> </ol>	<ol style="list-style-type: none"> <li>1. Minium opening balance Rs:100/=</li> <li>2. Minium deposit to earn interest is Rs:100/=</li> <li>3. This amount could be deposited on any convenient day of the month</li> </ol>
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		<p>Account cannot be opened as Institutional, Courts, Security or Trust</p> <p>Interest will be credited to the account quarterly and calculated daily</p> <p>Nomination facility</p>		<p>telephone line bill which are issued not earlier than immediate preceding 03 months)should be provided.</p> <p>4. Letter of Agreement by “Pas Avurudu Ithurum” account holders.</p> <p>5. Mandatory KYC Form</p> <p>6. Cash Deposit Slip</p>	
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Postal Savings Account	<p>Transactions pertaining to pass books issued at post offices</p> <ol style="list-style-type: none"> <li>1. Ordinary Savings</li> <li>2. Hapan</li> <li>3. Sthree Thepal</li> <li>4. Thepal Ithurum</li> <li>5. Smile Savings</li> <li>6. Avurudu Vasana</li> <li>7. National Savings Certificates</li> </ol>	<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>	Please refer table of Fees & service charges	<p>Dully filled and signed Mandate Form</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 (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>
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<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 &amp; service charges</p>	<p>Mandate Form for Individuals and Joint: as well as on behalf of minors.</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>
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Fixed Deposit				Withholding Tax Declaration Form for other types of FD' (Business /Clubs /Societies /Courts/Organization /etc.)	The period, minimum and maximum amounts and the rates of interest are determined by the Management, based on the prevailing market rates of interest and Regulations.
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					<p>Interest on FD's will be quoted on the date of deposit / renewal based on market rates.</p> <p>If the customer is unable to renew / change or withdraw the FD certificate subsequent to the date of maturity,</p> <p>No interest will be paid if;</p> <p>36 &amp; 60 months Triple A FD withdraw before completing 01 month.</p> <p>06, 12 &amp; 24 months FD withdraw before completing 03 months</p> <p>03 months FD withdraw before competing 01 month</p> <p>But if they renew the FD above conditions are irrelevant and renew either automatically or by the instructions of the customer</p>
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Fixed Deposit					<p>After payment of interest on maturity, the Bank is not bound to pay further interest, if the deposit is overdue. Subject to above 4 &amp; 5 conditions.</p> <p>FD Certificate A Fixed Deposit Certificate is not a negotiable instrument.</p> <p>In the case of premature withdrawals from Gaurawa Accounts and Pensions' Accounts the rate of interest will be the rate applicable to normal 12 months FD</p> <p>A renewal notice will not be given to a third party.</p>
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<p>Gaurawa Fixed Deposit</p>	<p>Senior citizens over 55 years of age can open Gaurawa Fixed Deposit monthly or Maturity. The interest is 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> <p>“Service through special counters” where you will receive the assistance of Bank Officers when filling up forms etc...</p>	<p>Please refer table of Fees &amp; service charges</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>Proof of address – In case the address differs from the</p>	<p>In the case of a premature withdrawal applicable interest rates are; before completing 3 months – no interest</p>
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		<p>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</p> <p>The minimum deposit amount required is Rs.25,000/- and the maximum limit in an account is Rs.20 Million.</p> <p>The account holder can obtain loans against deposits up to 90% of the deposit value.</p>		<p>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>Mandatory KYC Form</p> <p>Cash Deposit Slip</p>	
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<p>Prarthana Children's Savings Certificate</p>	<p>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.</p>	<p>Attractive interest rates which will be paid upfront; paid on the date of purchase</p> <p>NSB gives you an assurance that the face value of the Certificate will not be affected by any adverse fluctuations of interest rates.</p>	<p>Please refer table of Fees &amp; service charges</p>	<p>The Certificates are available in the maturity values of ;</p> <ul style="list-style-type: none"> <li>• Rs.5,000/-</li> <li>• Rs.10,000/-</li> <li>• Rs.25,000/-</li> <li>• Rs.50,000/- and</li> <li>• Rs.100,000/-</li> </ul>	<p>On maturity of a Certificate if it is maintained for a further period, interest should be computed at the rate applicable to the 12 Month Fixed Deposit account.</p> <p>The Certificates cannot be transferred or negotiated.</p> <p>On maturity of Certificates, the face value could be paid to the holder after satisfying to the identity of the holder..</p>
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National Savings Certificate	These certificates pay a high interest upfront and are available in various denominations for period from 3 months to 4 years	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 charges	Persons over 16 years of age – In their own names or jointly with others or on behalf of another person.  Minors over 7 years of age and below 16 years of age jointly with a parent / guardian.	
Gift Token	This is the easiest and the best way to give gifts  Gift Tokens are available in various denominations and are easy to purchase and earn cash whenever needed	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 is calculated daily since the date of purchase

Products /Services	Description of the Products/ Services	Financial & Other Benefits to Customers Including any Incentive & Promotions	Fees / Charges, Commission, Interest etc.. Charged from Customers	Procedures to be Followed to obtain the Products / Services	Major Terms & Conditions	A Common Complaint Procedures for Customers
<b>NSB RANMASU</b> Accounts in designated Foreign Currencies (ie.USD/EUR/GBP/AUD/JPY ..)						
<b>PFCA [NR]/ [R]</b>	<b>Personal Foreign Currency Account - Non Resident/ Resident</b>  -Could be opened by following categories of eligible persons earning or receiving income in foreign currencies based on the residential status; Non Resident or Resident. (a)An individual including a minor who is a Sri Lankan National. (b)An individual of Sri Lankan origin including a minor who is a resident outside Sri Lanka. (c)A Non-national resident in Sri Lanka. (d)A Non-national either on temporary visit to Sri Lanka or	<b><u>PFCA/ BFCA/ IIA</u></b>  -Online FC A/c Opening Request Facility  -Interest earned on deposit at attractive & competitive rates in line with market  -Facility to apply for Retail Credit Facilities for Sri Lankans (ie. Housing/ Auto Loan/ Personal etc. ) except for IIA Ac holders  -Commission free inward remittance service (Draft deposits are subject to a nominal fee.)  -Issuance of Foreign Currency Notes- Commission free  -Fund Transfer/ Standing Order Facility to	<b><u>Withdrawals</u></b>  a)Outward Telegraphic Transfer Charges (To other Local or Foreign Banks)  20/ units of A/c currency type in USD/EUR/GBP/AUD/ or for JPY A/cs,USD equivalent  b)Foreign Currency Draft Charges  USD10/, EUR8/,GBP8/,AUD10/  c)Sri Lanka Rupee Draft Charges  Rs 500/  d)Charges-LKR/FC Fund Transfers from FC Ac's  To NSB LKR a/c s-no charge  e)Charges-LKR fund Transfers from FC Ac's  To other banks LKR a/cs - Rs500/	<b><u>Required Documents</u></b>  <b><u>Forms</u></b> -F/C A/c Opening Form (Savings/ Fixed Deposit) a)Individual b)Institutional  -Fax/ Email Indemnity form -KYC Annexes (I/II/III)  <b><u>Other</u></b> -Copy of the bio page of Valid Passport -Visa Particulars -Dual Citizenship details -Employment details -NIC / Driving License  # As applicable,	<b><u>PFCA/ BFCA/ IIA</u></b>  -May be opened jointly with another eligible individuals-NR/ R either minor or adult without requirement for foreign exchange income based on NR/ R status of the joint holder.  <b><u>PFCA Specific</u></b>  <b>PFCA Savings</b> <b>-PFCA [NR] - Min deposit</b> USD & EUR 25/, GBP 25/, AUD 25/ or JPY3000/  <b>-PFCA [R] - Min deposit</b> USD & EUR 100/	<b><u>Mode of Communication:</u></b>  Over the phone- 94 (11) 2332043 94 (11) 2375256  By email- manager.ibu@nsb.lk  By mail- The Manager International Division National Savings Bank 70-1/1, Chatham Street Col-01

<p>.....</p> <p><b>BFCA</b></p>	<p>intending to visit Sri Lanka. (e)An administrator or executor of the estate of a deceased person, who maintained a personal foreign currency account (PFCA- NR/ R) with the Bank until the completion of the administration of the deceased person's estate.</p> <p>-Facilitate Foreign Exchange deposits in Designated Foreign Currencies and withdrawal of funds as follows.</p> <p>.....</p> <p><b>Business Foreign Currency Account</b></p> <p>.....</p> <p>-Could be opened by Residents in Sri Lanka who earn foreign exchange-individuals resident in Sri Lanka, sole proprietorship or partnerships registered in Sri Lanka with majority of partners resident in</p>	<p>NSB/third party bank local or foreign- with no commission to NSB A/cs</p> <p>-Issuance of Balance Confirmation Letters at a nominal charge</p> <p>-Transaction Notices (Mail) Facility</p> <p>-e-Statement Facility for Transactions</p> <p>-Bi-Annual Statement of A/c Facility</p> <p>-Internet Banking-Inquiry Facility</p> <p>-Nomination Facility - Commission Free</p> <p>-Power of Attorney Registration - Commission Free</p> <p>.....</p> <p><u>PFCA specific</u></p> <p><u>PFCA Savings</u></p> <p>-Rs.500/- gift credit to new/existing LKR a/c of the account holder (NR Savings only)</p>	<p><u>Deposits</u></p> <p>a)Charges-Foreign Currency Denominated Drafts issued by Banks (Overseas/Local) Collected for FCY A/cs</p> <p>-No charge for amounts less than 100 Units</p> <p>-For above 100 units of USD/EUR/GBP/AUD or USD equivalent for Other Designated Foreign Currencies:- 1 Unit of USD/EUR/GBP/AUD or USD equivalent</p> <p><u>Other</u></p> <p>-Account Closing Charges for Savings - 5 units in USD/GBP/EUR/AUD /JPY</p> <p>-Issuance of Balance Confirmation - Rs 250/</p> <p>-</p> <p>-Charges for Loans against Foreign Currency deposits</p> <p>a)Service Charge-Rs.200/ b)An addition of 1.00% per year as Penal Rate of Interest for continued defaulting.</p> <p>-Bank Guarantee Charges against Foreign Currency deposits-</p> <p>a) Bank Guarantees Up to amount LKR 1,000,000 -</p>	<p>additional documentary proof that may be required under rules &amp; regulations on Foreign Exchange to engage in businesses with foreign currency income.</p> <p># Special Ac Opening Form and Terms &amp; Condition shall be utilized for Pension + Accounts.</p> <p><u>Submission of Documents</u></p> <p>-Walk in to Branch / International Division of the Bank or Foreign Bureau counter of the Bank</p> <p>-Bank's Representatives Overseas</p> <p>-Apply online through Bank's Web by submission of duly perfected/signed forms &amp; originals</p>	<p>GBP275/, AUD150/ or JPY12000/</p> <p><b>PFCA Fixed Deposits</b></p> <p><b>-Min deposit</b> 500/- Units in USD/AUD/EUR/ GBP 60000 Units in JPY</p> <p>.....</p> <p>.....</p> <p>.....</p> <p><b><u>BFCA Specific</u></b></p> <p>-Non Governmental Organizations shall not be permitted for BFCA</p> <p>-Transactions (Deposits/ Withdrawals) are restricted</p>
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company incorporated in Sri Lanka or a company incorporated outside Sri Lanka as an overseas company (under Companies Act No. 07 of 2007), authorized shipping agent or general sales agent in Sri Lanka for Foreign Shipping/Air line or a state institution.

-could be opened in Foreign Currencies, not in LKR.

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**Inward Investment Account**

-Could be opened to facilitate eligible investors -Foreign Citizens resident in or outside Sri Lanka/ Non Resident Sri Lankans or individuals of Sri

Facility at the time of Departure on discretion of the bank

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**IIA specific**

-Interest earned on deposits (FC or LKR) at competitive & attractive rates and competitive rate of Exchange in line with the market.

-Facility to convert Local Currency to Foreign

b)For each additional LKR 1 Mn - Commission of 1.00% p.a. in LKR

-Statutory charges

**Other Standard Forms to be submitted as applicable**

-Standing Order Form  
-Nomination Form  
-Account Opening Form /PA  
Declaration Form for Power of Attorney Particulars /Signatory  
-Foreign Remittance Application (for TT/FC Drafts)  
-KYC/AML Questionnaire(Individual/Institution) where necessary (ie.for bulk amounts deposited)

permitted.

**BFCA Savings**

-Minimum deposit 500 units in USD/AUD/EUR/GBP  
12,000 Units JPY

**BFCA Fixed Deposits**

-Minimum deposit 1000/- Units in USD/AUD/EUR/GBP  
60000/- Units in JPY

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**IIA Specific**

- Accommodations (advances) to

Lankan Origin, Companies incorporated outside Sri Lanka, Country and Regional Funds, Mutual Funds, Unit Trusts and other Institutional investors who are established outside Sri Lanka to remit funds for investment transactions in permitted investments (ie. Shares, T-Bonds, T-Bills, Unit Trusts, Debentures, Setting up of Overseas Companies, Fixed/ Savings deposits with licensed financial institutions or investing on immovable property with flexibility to remit back the investments made through the IIA with the related returns.

-Could be opened in LKR

-Could be opened in designated Foreign Currencies (USD/EUR/GBP/AUD/

Currency or vice versa of the funds being deposited to the IIA to gain advantage from Foreign Exchange Market movements.

-Facility to enable sale or purchase of investments between IIA holders selling or purchasing where the respective investment is also made through the IIA of the person selling the investment.

-Facility to transfer funds between IIA and Diplomatic Foreign/ Rupee Accounts (DFA/DRA) of the same person.

-Facility to transfer funds between IIA and PFCAs, other IIAs or Accounts maintained with Offshore Banking Unit of same IIA holder.

-Facility to deposit funds relating to Migration Allowance of an individual emigrant of Sri Lanka-Sri Lankan citizen permanently residing outside the country/

IIA holders are not permitted.

-Transactions (deposits/ withdrawals) are restricted only to that are permitted.

#### **IIA Savings**

-IIA [Savings] - Foreign Currency Minimum Deposit 25/- (USD/EUR/GBP/ AUD) or 12,000/- JPY

-IIA [Savings] - Sri Lanka Rupee Minimum Deposit LKR 500/-

#### **IIA Fixed Deposits**

-IIA [FD] - Foreign Currency Minimum Deposit 500/- (USD/EUR/GBP/ AUD) or 60,000/- JPY

-IIA [FD] - Sri

<p>JPY)</p> <p>-Could be opened in the form of savings or fixed.</p> <p>-IIA Fixed Deposits/LKR: Available for tenors 1,3, 6, 12, 24, 36 months interest at the end of the period and 12 months monthly interest plan.</p> <p>-IIA Fixed Deposits/Foreign Currency: Available for tenors 1,3, 6, 12 months interest paid at the end of the period.</p> <p>.....</p> <p>.....</p>	<p>Foreign-National of Sri Lankan Origin residing outside the country/ Sri Lankan dual-citizen; approved with the Bank under Capital Transactions Rupee Account (CTRA) registration process.</p> <p>-Facility to deposit in to IIA the sale proceeds of investments received in Sri Lanka Rupees (LKR) where the investment had been made through</p> <p>a)IIA of self or if prior to opening IIA;  b)Securities Investment Account (SIA) of self  c)Inward remittances with such proof for the purpose of further investments or repatriation as desired.</p>			<p>Lanka Rupee</p> <p>Minimum Deposit</p> <p>1 Month (at Maturity) LKR 500,000/-</p> <p>12 Months (Monthly Interest) LKR 25,000/-</p> <p>3,6,12, 24, 36, 60 Months (at Maturity) LKR 25,000/-</p> <p>.....</p> <p>.....</p> <p>.....</p> <p><u>Foreign Currency Pension + Ac Specific</u></p> <p>-Minimum</p>
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**Modes of withdrawal in Foreign Currency :**  
a)Fund Transfer or Standing Order facility(Telegraphic Transfer) in Foreign Currency; locally or abroad  
b)Issuance of Bank Draft Facility  
c )Issuance of Currency Notes

**Modes of withdrawal in LKR :**  
a)Cash Withdrawal  
b)Fund Transfer or Standing Order Facility  
c)Issuance of Drafts- LKR

**Modes of Deposits in Foreign Currency**  
a)Notes in any Designated Foreign Currency  
b)Foreign Currency Denominated drafts/ cheques  
c)Inward Remittances in Foreign Currency

**Fixed Deposits :**

**PFCA/ BFCA/ IIA**

-Facility for Loan against Balance in Fixed Deposit  
a)Granted in LKR up to maximum of (80-90)% of the LKR equivalent of the deposit as at date  
b)Payable in LKR in 03 Yrs  
c)Charged at a rate of

deposit amount is FC equivalent for Rs.1,000/-

-Minimum deposit considered for interest calculation is 500/- units of USD/EUR or 250/- GBP

-A minimum balance of Rs100,000/ equal in FCY must be available at the end of the deposit period to be entitled for the pension, in other case total fund will be released to depositor

\*All other conditions & terms remain same as pertaining to the LKR Pension + Ac.

**Deposits**

- PFCA  
[NR]/[R]
- IIA
- BFCA

**PFCA/ BFCA/ IIA**

-Foreign Currency FDs could be opened under the mentioned categories from prospective depositors based on eligibility criteria, and in currencies specified under savings with Automatic Renewal Facility with accrued interest on maturity or without interest by facility to transfer interest in LKR or in Foreign Currency as desired by the depositor.

PFCA FD Specific  
-could be opened in Foreign Currencies, not in LKR  
-available for tenors 1, 3, 6 & 12 months interest paid at the end of the period.

BFCA FD Specific  
-could be opened in Foreign Currencies,

-Bank Guarantees against deposit up to 80% of LKR Equivalent with minimal commissions

- Issuance of Foreign Currency Notes- Commission free

-Facility to transfer renewal interest to NSB or to third party banks local/foreign- Commission Free to NSB A/cs

-Issuance of Balance Confirmation Letters at a nominal charge

-Renewal Notices (Mail) Facility

-Internet Banking-Inquiry Facility

-Nomination Facility - Commission Free

-Power of Attorney Registration - Commission Free

**Foreign Currency Pension + Specific**

.....  
**Other  
Accounts  
-Foreign  
Currency  
Pension +**

1,3, 6, 12 Months  
interest paid at the  
end of the period.

.....  
.....  
**Foreign Currency  
Pension + Ac**

-Could be Opened by  
Resident or Non  
Resident Citizens of  
Sri Lanka above the  
age 16 and not  
reached to the age of  
55 years in FCs USD/  
EUR or GBP or in LKR  
in the form of savings  
only.

-Interest calculation  
is based on divisible  
units of 500 USD/EUR  
or 250 GBP where  
balance amount in  
excess of divisible  
units will not be paid  
at same rate of  
interest.

-Rate of Interest for  
the funds will be  
based on AWDR &  
reviewed every 6  
months

-Flexibility to draw  
pension fund on his/her  
discretion as follows  
(i)as fixed monthly/ fixed  
quarterly amounts only  
a)for a given period  
b)for the rest of the  
period of life  
(ii)lump sum  
(iii)combination of both

-Entitlement to a Medical  
Insurance Scheme

-Facility to obtain  
housing Loans without  
proof of income for  
depositors with regular  
pension + credits for  
more than a year up to a  
maximum of  
proportionate values of  
total amount deposited  
for 10 years

-Group loans for  
pensioners at subsidized  
rates of interest when  
employers register with  
the NSB pension scheme

<b>NSB U- Trust - Inward Remittance System</b>	<b>Remittances thru EuroGiro Postal Network to NSB/ Other Local Bank A/c holders</b>  -Korea Post -Italy Post -La Banque Postal -Deutsche Post  <b>SWIFT - Remittances thru Overseas Banks to NSB/ Other Local Bank A/c holders</b>	Facility for foreign currency holders to receive remittances with no commission  Facility for Bank's customers having rupee accounts to receive money from overseas at nominal commission rates  Facility for non- customers of the Bank (without the requirement to have accounts with Bank) to receive money from overseas at nominal commission rates through a PIN number produced to Bank with his/her identification documents (PIN informed by the remitter)for verification	<b>FCY &amp; LKR Drafts Issued by Exch Comp - Credit to NSB LKR Ac's</b>     a) Upto LKR5,000/= No Charge  b) From LKR5,001/= to LKR10,000/= Fee Rs100/=   c) From LKR10,001/= to LKR100,000/= Fee Rs250/=	No Charges for Valutrans customers
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**Remittances thru Exchange Companies**

- Cash Pick Up Service to non a/c holders or bank's customers
- Remittances directly to NSB A/cs
- Remittances to other Local Bank A/cs

Facility to save partly or in full, the money received as an inward remittance overseas to RATAITHURU savings account (LKR) which provides additional benefits to customers compared to ordinary savings accounts

d) LKR100,001/= and above Fee Rs500/=

**Fcy Drafts Issued by Sri Lankan Banks - Credit to NSB FCY /LKR Ac's**

Above 100 units each currency -  
1 Unit of Each Currency

**Fcy Drafts Issued by Overseas Banks - Credit to NSB FCY /LKR Ac's**

Above 100 units each currency -  
1 Unit of Each Currency

**Remittances thru SWIFT**

- a) Credit of NSB FCY Ac - No Charge
- b) Credit of NSB LKR Ac - Rs250/

**Remittances thru EUROGIRO**

- a) Credit of NSB FCY Ac - No Charge
- b) Credit of NSB LKR Ac (Rcvd in USD) - Rs250/
- c) Credit of NSB LKR Ac (Rcvd in EUR) - Rs350/
- d) Credit of Other Bank FCY Ac (Rcvd in USD) - USD5/
- e) Credit of Other Bank FCY Ac (Rcvd in EUR) - EUR5/
- f) Credit of Other Bank LKR Ac (Rcvd in USD) - Rs500/
- g) Credit of Other Bank LKR Ac (Rcvd in EUR) - Rs750/

**Remittances thru Citi Bank NY**

- a) Credit of NSB FCY Ac - No Charge

b) Credit of NSB LKR Ac - Rs250/

			<u>Remittances thru Exchange Companies</u> a) From Income Sharing Inst. - credit of NSB Ac's : Free of charge b) FCY remittances from Non Income Sharing Inst. - credit to NSB FCY Ac's : Free of Charge b) From Non Income Sharing Inst. - credit to NSB /Other Bank LKR Ac's : Rs100/		
<b>Money Changing</b>	Sale & Purchase of Foreign Currency  <u>Sale of FCY :</u>  Cash Facility  TT Facility Draft Facility		<u>Sale of FCY</u>  FCY Ac Holders free of charges LKR Ac Holders & Walk in Customers - 1% of LKR value (Min. Rs500/) NSB staff members - 0.5% of LKR value (Min. Rs.500/)	Copy of Valid Passport & NIC	Maximum Amount of FCY to be sold is USD10,000/ or equal in GBP, AUD & EUR

<p><b>Outward Remittances for Current International Transactions</b> (ie. Education/ Medical/ Training, Workshops/ Business/ Sports etc)</p>	<p>Issue Foreign Exchange in the form of Drafts/ Telegraphic Transfer against LKR upon submission of documentary evidence</p>	<p>Fixed Deposits Specific-NRFC/RFC/SFIDA/FEEA/SIA</p> <p>-Renewal Notices (Mail) Facility</p> <p>-Facility for Loan against Balance</p> <p>*Granted in LKR up to maximum of 80% of the LKR equivalent of the deposit as at date</p> <p>*Payable in LKR in 03 Yrs</p> <p>*Charged at a competitive rate of interest in LKR</p>	<p><u>FC Draft Charges</u></p> <p><u>LKR Ac Holders &amp; Walk in Customers</u> -</p> <p><u>Upto 10,000/ FC units</u> USD10/, EUR8/, GBP8/, AUD10/ with Addl Comm Rs1,000/ <u>Above 10,000/ FC units</u> USD15/, EUR10/, GBP10/, AUD12/ with Addl Comm Rs1,000/</p> <p><u>NSB staff member/ Spouse or children -</u> USD10/, EUR8/, GBP8/, AUD10</p> <p><u>Outward Telegraphic Transfer Charges</u></p> <p><u>LKR Ac Holders &amp; Walk in Customers</u> - 20/ units in USD/EUR/GBP/AUD/ or other currency,USD equivalent with 1% Comm on LKR val (Min Rs1,500/ Max Rs5,000/)</p> <p><u>NSB Staff members/ Spouse or Children</u> - 20/ units in USD/EUR/GBP/AUD/ for other currency, USD equivalent with 0.5% Comm on LKR val (Min Rs1,500/ Max Rs2,500/)</p>			
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Products/Services	Description of the Products/Services	Financial and other benefits to customers	Fees/charges,	Procedures to be followed to obtain the product/service	Major terms and conditions	Common complaint procedure for customers
Corporate Loans	Loans will be granted to Financial Institutions as per their business needs	Low interest rate repayment schedule catered to customer needs.  Speedy delivery  Professional and expert level service	0.025% of facility amount as processing fee plus Statutory levies and charges & legal fees where applicable	Official request for a facility should be sent addressed to Deputy General Manager – Credit, National Savings Bank	Terms will be custom catered based on the clients requirements and the best interests of the Bank	Complaints can be sent to agm.cfi@nsb.lk
Syndicate Loans	High value loan facilities granted in collaboration with other Financial Institutes	-Do-	Processing fee as agreed by the syndicate members plus Statutory levies and charges	Request can be sent directly to Deputy General Manager- Credit, National Savings Bank or forwarded through an authorized personnel from any other Financial Institution	-Do-	- Do-
Investments	The Bank is willing and able to invest in Trust Securities and Debentures of Licensed Financial Companies	Speedy approval process and low turnaround time	As agreed between the Bank and Financial Company or arranger	Official request for a facility should be sent addressed to Deputy General Manager – Credit, National Savings Bank	As per the securitization schedule or the coupon rate	-Do-