

# CENTRAL BANK OF SRI LANKA

## Declaration by the Applicant/s for Electronic Fund Transfer Cards

(To be filled by the Applicant/s to obtain foreign exchange against Credit/Debit or any other Electronic Fund Transfer Card)

### To: Director-Department of Foreign Exchange

I/We \_\_\_\_\_  
(Primary/Supplementary Cardholder), \_\_\_\_\_  
(Primary/ Supplementary Cardholder) declare that all details given above by me/us on this form are true and correct.

I/We hereby confirm that I/ We am/ are aware of the terms and conditions applicable for the use of Electronic Fund Transfer Cards (EFTCs) as detailed in the Directions No. 03 of 2021 dated 18 March 2021 issued under the provisions of the Foreign Exchange Act, No. 12 of 2017 (the FEA) subject to which the card may be used for transactions in foreign exchange and I/We hereby undertake to abide by the said conditions.

I/ We further agree to provide any information on transactions carried out by me/ us in foreign exchange on the card issued to me/us as \_\_\_\_\_  
\_\_\_\_\_ (bank) may require for the purpose of the FEA.

I/ We am/ are aware that the Bank is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of the annexed Directions issued under the provisions of the FEA are being carried out on the EFTC issued to me/us and to report the matter to the Director - Department of Foreign Exchange.

I/ We also affirm that I/ We undertake to surrender the EFTCs to the Bank, if I/ We migrate or leave Sri Lanka for permanent residence or employment abroad, (exempted for cards issued on PFC Accounts as applicable.)  
**Further, I/we also agree to notify any change in residential status to the Bank, if any, accordingly.**

Customer/s Signature/s \_\_\_\_\_

Date \_\_\_\_\_

Card Type: MasterCard EMV  Visa EMV  JCB EMV

Card Number :

Proxy No:

Please complete this application in **BLOCK LETTERS**

### NSB Debit MasterCard®/ Visa®/ JCB Card Application

To: National Savings Bank \_\_\_\_\_ Branch.

I/We hereby authorize and request National Savings Bank to issue me/us a NSB DebitCard® I/We confirm that the information given below is true and accurate. I /We have read and understood and agree to abide by the rules and conditions applicable to NSB DebitCard® as detailed overleaf and subsequent amendments, variations and changes thereto which may at any time be made by National Savings Bank.

Applicant's Name/s in full (Rev/Dr/Mr/Mrs/Miss)

1.

2.

3.

Applicant's Name with Initials (Rev/Dr/Mr/Mrs/Miss)

1.

2.

3.

Address:

Primary A/c:

National Identity Card Numbers:

Date of Birth:

Telephone No:

Email:

Customer Signature (1) \_\_\_\_\_ Customer Signature (2) \_\_\_\_\_ Customer Signature (3) \_\_\_\_\_

I accept the MasterCard/ Visa Card

Card Number :

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Instant Deactivation and speedy Replacement of the lost card

If your NSB DebitCard® is lost or stolen, you can instantly deactivate it by calling the 24hour active NSB Call Centre. You can also apply for and get a replacement card from any NSB Branch.

### SMS – Alert Service

For being a NSB DebitCard® holder, we are happy to offer you an SMS service free of charge to convey a message to your mobile phone, as and when you conclude an ATM withdrawal, either within the country or abroad and within a reasonable period after concluding a Point of Sale (POS) transaction. This is an additional security feature of the NSB DebitCard®.

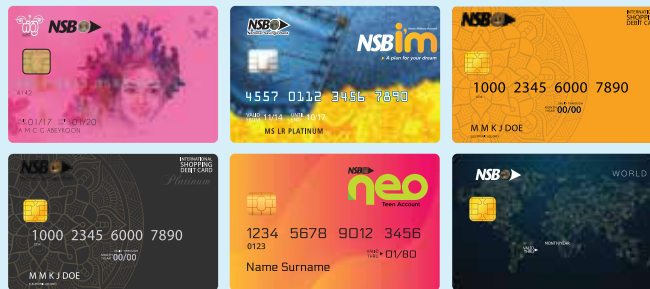
Please call over at your nearest NSB branch to apply for your card by filling this simple application form

#### Please note :

1.Joining Fee for the Debit Card is Rs. 500

2.All parties to sign in the case of a joint account

3.Joint Account Holders/Partners may each possess a NSB DebitCard® for which a separate application form should be furnished by each individual.



### Contact Us:

Card Centre : 011- 2334752

Fax : 011- 2334758

Email : [manager.cardcentre@nsb.lk](mailto:manager.cardcentre@nsb.lk)



### Manage your Savings

Apart from the obvious reasons such as absolute Government Guarantee and the higher Interest rates, NSB DebitCard® is yet another reason to save with NSB. It makes your deposits secure, accessible and manageable. NSB DebitCard® gives you access to your money 24/7 via the extensive NSB ATM Network island wide and also at any ATM machine in the world bearing MasterCard/ Visa logo as well as the entire worldwide merchant network affiliated with MasterCard/Visa.

### Convenience

- Withdrawals and Deposits
- Balance Inquiries
- Bill Payments
- Fund Transfers between accounts that are linked to your card. A maximum of ten Accounts maintained at any NSB Branch may be linked to one card.
- E-Commerce Transactions

### Wider Merchant Acceptance

NSB DebitCard® is accepted for many transactions at millions of locations in Sri Lanka and abroad wherever you find the MasterCard/ Visa logo. You become entitled to receive attractive discounts in selected retail outlets.

### Absolute Exemption from usage fee

You never have to pay any usage fee for your purchases but you will be entitled to receive amazing discounts at selected reputed retail outlets.

### It Makes Savings Easier and Spending Prudent

When you have cash in your hand you tend to spend more but with the NSB DebitCard® you can keep track of all your spending.

To: Director - Department of Foreign Exchange

I, as the Authorized Officer of the Bank have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. Further, I as the Authorized Officer of the Bank undertake at all times, 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 foreign exchange transactions which are not permitted in terms of Directions No. 03 of 2021 dated 18 March 2021 issued under the provisions of the Foreign Exchange Act, No. 12 of 2017 are being carried out on the EFTC, in violation of the undertaking given by the card holders and to bring the matter to the attention of the Director - Department of Foreign Exchange.

\_\_\_\_\_  
Date Signature of the Authorized Officer

**National Savings Bank**  
Terms and Conditions Applicable to the issuance of NSB DebtCard®

- To regard the card as a property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
- At no time to use or attempt to use the card unless there are sufficient funds in my/our account to cover the withdrawals.
- To restrict the use of the card exclusively to myself/ourselves as it is not transferable.
- Not to use or attempt to use the card after any notification of its cancellation has been given to me/us by the Bank or by any person acting on behalf of the Bank.
- Under no circumstances to disclose to any person the personal identification number allocated to me/us to facilitate the use of the card in the Bank's ATMs.
- To notify the Bank immediately of the loss or theft of the card.
- To accept full responsibility of the transactions processed by the use of the card.
- Subject to (7) above, to accept Bank's record of withdrawals and/or transfers as conclusive and binding for all purposes and authorize the Bank to debit my/our account with all amounts withdrawn or transferred with or without my/our knowledge or authority.

- To acknowledge that the amount stated on the ATM screen or printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as a conclusive evidence of the state of my /our account with the Bank.
- Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever caused by any malfunction or failure of the card or the ATM or the insufficient funds in the ATM.
- Not to hold the Bank liable for any loss incurred by the use of the card or the card information that is lost, stolen, or used without my/our authority.
- Notwithstanding and without prejudice to the provisions of (10) above, the use of the card shall be at my/our sole risk and I/we assume any and all risk incidental to or arising out of the use of the card.
- The Bank will not be responsible for the card not being honoured for any reason whatsoever.
- To return the card for cancellation should it be no longer required or should my/our account with the Bank for any reason be closed.
- The Bank shall be at liberty to terminate the facility at any time without notice to me/us by cancelling or refusing to renew the card.
- Joint account holders are inter alia, jointly & severally bound by these terms and conditions and are liable for all transactions processed by the use of the card.
- All card transactions involving currencies other than Sri Lankan Rupees will be debited to the Card Account after conversion into Sri Lankan Rupees at a rate of exchange determined by the exchange rate adopted by Visa/MasterCard International on the date of conversion, plus an additional percentage levied by the Bank and transaction fee(s) charged by Visa / MasterCard International from the Bank.
- All rules and regulations governing the operation of savings accounts or any other account shall be applicable to card transactions relating to such accounts.
- I/we undertake not to use this card to make payment for purchases of Real Estate financial assets overseas.
- To maximize the chances of receiving chargeback refunds for disputed/ fraudulent transactions, submit complaints within 90 days from the transaction date.
- The Bank reserves the right to vary these terms and conditions.

\_\_\_\_\_  
Date Signature of the Applicant

**Service Charges applicable to the use of ATMs**

**\*Fee Structure for Transactions**

Cards Issued on LKR Accounts	Domestic
Cash Withdrawal from NSB ATMs	Rs. 5.00
Balance Inquiry from NSB ATMs	Free
Cash Withdrawal from Lanka Pay connected ATMs	
For MasterCard & Visa Cards	Rs. 30.00
For National Payment Scheme Cards (LankaPay/ JCB)	Rs. 15.00
Balance Inquiry from LankaPay Connected ATMs	Rs. 7.50
Cash Withdrawal from MasterCard/ Visa Connected ATMs	Rs. 50
Balance Inquiry from MasterCard/ Visa Connected ATMs	Rs. 15.00
	<b>Abroad</b>
ATM Cash Withdrawal from MasterCard/ Visa/ JCB Connected ATMs	Rs. 400.00
Balance Inquiry from MasterCard/ Visa/ JCB Connected ATMs	Rs. 40.00
Annual Card Renewal Fee	Rs. 250.00

\*For the most current fee structure, kindly visit our website at [www.nsb.lk](http://www.nsb.lk).

**Important Points to Remember**

- Always keep the card under your custody. In case of loss / theft of the card, please call our call Centre hotline at 0112379379.
- Make sure you get your card back after each purchase/ ATM transaction.
- To maximize the chances of receiving chargeback refunds for disputed/fraudulent transactions, submit complaints within 90 days from the transaction date.
- Check the amount on the sales receipt before you sign it.
- Keep copies of all sales/ ATM receipts and check them against your Passbook / Debit Card Statement.
- Check all transactions "big or small" against your Passbook/ Debit Card Statement, especially after foreign travel.
- Confine the access of the card to yourself. Even if your card is used by another person with or without your consent/ knowledge, you will still be held responsible for their purchases/ cash withdrawals.
- Your daily ATM withdrawal limit is Rs. 100,000/- and your daily purchase limit is Rs. 100,000/- at merchant outlets. Kindly note that the above limits have been placed for your own interest.
- Value of the purchases by the Debit Card will be deducted automatically from your primary account. Therefore, please ensure that you have adequate funds in your primary account at the time of the purchase.
- If you wish to use your card abroad or for cross-border e-commerce, please inform the Bank in advance to activate your account.

**NSB**  
National Savings Bank  
"Savings House"  
255, Galle Road, Colombo 03, Sri Lanka.



**With the latest EMV Chip & NFC Technology**



**NSB**