

**SERVICE CHARGES APPLICABLE TO
USE OF ATMS**

	Domestic
Cash Withdrawal From NSB ATMs	Rs. 5.00
Balance inquiry from NSB ATMs	FREE
Cash Withdrawal from Lanka Pay Connected ATMs	Rs. 30.00
Balance inquiry from Other Bank Lanka Pay Connected ATMs	Rs. 7.50
Cash Withdrawal from Other Bank MasterCard / Visa Connected ATMs	Rs. 50.00
Balance inquiry from Other Bank MasterCard / Visa Connected ATMs	Rs. 15.00
	Abroad
Atm Cash Withdrawal (MasterCard/VISA) Connected ATMs	Rs. 400.00
Balance Inquiry (MasterCard / VISA) Connected ATMs	Rs. 40.00

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 011 2 379379.
 - Make sure you get your card back after each purchase / ATM transaction.
 - Check the amount on the sales receipt before you sign it.
 - Keep copies of all sales / ATM receipts and check them against your Passbook / DebitCard® Statement.
- Check all transactions "big or small" against your Passbook / DebitCard Statement, especially after foreign travel.
- Confine the access of 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 DebitCard will be deducted automatically from your primary account. Therefore, please ensure that you have adequate funds in your primary account at the time of 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 3, Sri Lanka.



**STREAMLINE YOUR
SPENDING &
FAST TRACK
YOUR SAVINGS**



Wider Acceptance



Convenience of Access



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National Savings Bank

NSB in association with MasterCard / VisaCard presents the NSB DebitCard[®] which can be used locally and internationally as a debit card and an ATM card at NSB ATMs located islandwide as well as at ATMs locally and globally bearing the MasterCard/VisaCard Logo.

Manage Your Savings

Apart from the obvious reasons such as absolute Government Guarantee and the higher interest rate, 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 islandwide and also at any ATM machine in the world bearing the Master/Visa Card logo as well as the entire worldwide merchant network affiliated with MasterCard/VisaCard.

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 & abroad wherever you find the MasterCard / VisaCard 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 Saving 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.

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 24 hours active NSB Call Centre. You can also apply for and get a replacement card from any NSB branch.

SMS - AN ALERT SERVICE

We are happy to offer you, being a NSB DebitCard[®] Holder an SMS Alert 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 conclusion of 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.

NSB  **24 hour
Call Centre
011 2 379 379**

Telephone

Head Office : 011 - 2573008 - 15
 011 - 2574264 - 5
 011 - 2564418 - 9
Card Centre : 011 - 2575748
Fax : 011 - 2564707
email : nsbgen@nsb.lk
web : www.nsb.lk

*Conditions Apply

Please Note:

- 1 Joining fee for the DebitCard is Rs. 400/=
- 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.

For Office Use Only

Operating instructions of
Joint Accounts verified by:

Customer/s Signature/s verified by:

.....
Authorised Signatory of the NSB Branch

Declaration of the Bank Officer

I.....
.....(Name of the Officer)
have carefully examined the information together with relevant
documents submitted by.....

.....
(Name of the Cardholder) and satisfied myself that the said
information and document 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 exists to suspect that unauthorised 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.

Authorised signatory of the NSB Branch.....

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D D M M Y Y Y Y

NATIONAL SAVINGS BANK

**TERMS AND CONDITIONS APPLICABLE TO THE
ISSUENCE OF NSB DEBITCARD®**

- 1 To regard the card as the property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
- 2 At no time to use or attempt to use the card unless there are sufficient funds in my/our account to cover the withdrawals.
- 3 To restrict the use of the Card exclusively to me/us as it is not transferrable.
- 4 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.
- 5 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 ATM.

- 6 To notify the Bank immediately of the loss or theft of the Card.
- 7 To accept full responsibility of all transactions processed by the use of the Card.
- 8 Subject to (7) above, to accept the Bank's record of withdrawals and/ or transfers as conclusive and binding for all purposes and to authorize the Bank to debit my/our account with all amounts withdrawn or transferred with or without my/our knowledge or authority.
- 9 To acknowledge that the amount stated on the ATM screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive evidence of the state of my/our account with the Bank.
- 10 Not to hold the Bank liable, responsible or accountable in anyway whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of the Card or the ATM or insufficient funds in the ATM.
- 11 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 risks incidental to or arising out of the use of the Card.
- 12 The Bank will not be responsible for the Card not being honoured for any reason whatsoever.
- 13 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.
- 14 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.
- 15 Cash and/or cheques deposited by use of a Card will only be credited to my/our account after verification by the Bank. The statement issued by the Automated Teller Machine at the time of deposit will only represent what I/We am/are supposed to have deposited and shall not be binding on the Bank. The Bank's count of the amount contained in the envelopes shall be conclusive. Cheques will be accepted for collection only, and the proceeds will not be available for drawing until the cheques are cleared and realized.
- 16 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.
- 17 All Card transactions effected in currencies other than Sri Lanka 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/Master Card International on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by Visa /MasterCard International to the Bank, if applicable, which fees may be shared with the Bank.
- 18 All rules and regulations governing the operation of Savings Accounts or any other accounts shall be applicable to Card transactions relating to such accounts.
- 19 I/We undertake not to use this card to make payment for purchases of Real Estate or Financial Assets overseas.
- 20 The Bank reserves the right to vary these terms and conditions.

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Applicant's Signature

