

Products/ Services	Description of the Products/Service s	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
PFCA [NR]/[R] - Personal Foreign Currency Account - Non Resident/ Resident	<p>Personal Foreign Currency Account - Non Resident/ Resident</p> <p>-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.</p> <p>(a) An individual including a minor who is a Sri Lankan National.</p> <p>(b) An individual of Sri Lankan origin including a minor who is a resident outside Sri Lanka.</p> <p>(c) A Non-national resident in Sri Lanka.</p> <p>(d) A Non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka.</p> <p>(e) An administrator or executor of the estate of a deceased</p>	<p>PFCA/ BFCA/ IIA</p> <p>-Online FC A/c Opening Request Facility</p> <p>-Interest earned on deposit at attractive & competitive rates in line with market</p> <p>-Facility to apply for Retail Credit Facilities for Sri Lankans (ie. Housing/ Auto Loan/ Personal etc.) except for IIA Ac holders</p> <p>- Commission free inward remittance service (Draft deposits are subject to a nominal fee.)</p> <p>-Issuance of Foreign Currency Notes- Commission free</p> <p>-Fund</p>	<p>Withdrawals</p> <p>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</p> <p>Foreign Currency Draft Charges USD10/, EUR8/, GBP8/, AUD 10/</p> <p>Sri Lanka Rupee Draft Charges Rs 500/</p> <p>Charges-LKR/FC Fund Transfers from FC Ac's To NSB LKR a/c s-no charge</p> <p>Charges-LKR fund Transfers from FC Ac's To other banks LKR a/cs - Rs500/</p> <p>Deposits</p> <p>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</p>	<p>Required Documents</p> <p>Forms</p> <p>-F/C A/c Opening Form (Savings/ Fixed Deposit)</p> <p>a)Individual b)Institutional</p> <p>-Fax/ Email Indemnity form</p> <p>-KYC Annexes (I/II/III)</p> <p>Other</p> <p>-Copy of the bio page of Valid Passport</p> <p>-Visa Particulars</p> <p>-Dual Citizenship details</p> <p>-Employment details</p> <p>-NIC / Driving License</p> <p># As applicable, additional documentary proof that may be required under rules & regulations on Foreign Exchange to engage in businesses with foreign currency income.</p> <p># Special Ac Opening Form and Terms & Condition shall be utilized for Pension + Accounts.</p> <p>Submission of Documents</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 & originals</p> <p>Other Standard Forms to be submitted as applicable</p> <p>-Standing Order Form</p> <p>-Nomination Form</p> <p>-Account Opening Form /PA Declaration Form for Power of</p>	<p>PFCA/ BFCA/ IIA</p> <p>-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.</p> <p>PFCA Specific</p> <p>PFCA Savings</p> <p>-PFCA [NR] - Min deposit USD & EUR 25/, GBP 25/, AUD 25/ or JPY3000/</p> <p>-PFCA [R] - Min deposit USD & EUR 100/ GBP275/, AUD150/ or JPY12000/</p> <p>PFCA Fixed Deposits</p> <p>-Min deposit 500/- Units in USD/AUD/EUR/ GBP 60000 Units in JPY</p>

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	<p>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>Transfer/ Standing Order Facility to 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</p>	<p>Other Designated Foreign Currencies:- 1 Unit of USD/EUR/GBP/AU D or USD equivalent</p> <p>Other</p> <p>-Account Closing Charges for Savings - 5 units in USD/GBP/EUR/AU D /JPY</p> <p>-Issuance of Balance Confirmation - Rs 250/</p> <p>-Charges for Loans against Foreign Currency deposits</p> <p>Service Charge- Rs.200/</p> <p>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>b) For each additional LKR 1 Mn - Commission of 1.00% p.a. in LKR</p> <p>-Statutory charges</p>	<p>Attorney Particulars /Signatory</p> <p>-Foreign Remittance Application (for TT/FC Drafts)</p> <p>-KYC/AML Questionnaire(Individual/Institution) where necessary (ie.for bulk amounts deposited)</p>	

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		n Free PFCA specific PFCA Savings -Rs.500/- gift credit to new/existin g LKR a/c of the account holder (NR Savings only)			
When an unauthorized or mistaken transaction is identified by the customer, it should be reported immediately to the account-maintaining branch or to the bank's call centre via 0112379379.					
Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m					