

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
Foreign Currency Pension + Account	<p>Foreign Currency Pension + Ac</p> <p>-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.</p> <p>-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.</p> <p>-Rate of Interest for the funds will be based on AWDR & reviewed every 6 months</p>	<p>-Flexibility to draw pension fund on his/her discretion as follows</p> <p>(i) as fixed monthly/ fixed quarterly amounts only</p> <p>a) for a given period</p> <p>b) for the rest of the period of life</p> <p>(ii) lump sum</p> <p>(iii) combination of both</p> <p>-Entitlement to a Medical Insurance Scheme</p> <p>-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</p> <p>-Group loans for pensioners at subsidized rates of interest when employers register with the NSB pension scheme</p>	Refer to PFCA/BFCA/IIA fee schedule.	<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>Foreign Currency Pension + Specific</p> <p>-Minimum deposit amount is FC equivalent for Rs.1,000/-</p> <p>-Minimum deposit considered for interest calculation is 500/- units of USD/EUR or 250/- GBP</p> <p>-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</p> <p>*All other conditions & terms remain same as pertaining to the LKR Pension + Ac.</p>
<p>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.</p>					
<p>Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m</p>					