

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
<p>Foreign Currency Fixed Deposits (PFCA / BFCA / IIA)</p>	<p>PFCA/ BFCA/ IIA</p> <p>-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.</p> <p>PFCA FD Specific</p> <p>-could be opened in Foreign Currencies, not in LKR</p> <p>-available for tenors 1, 3, 6 & 12 months interest paid at the end of the period.</p> <p>BFCA FD Specific</p> <p>-could be opened in Foreign Currencies, 1,3, 6, 12 Months interest paid at the end of the period.</p>	<p>Fixed Deposits: PFCA/ BFCA/ IIA</p> <p>-Facility for Loan against Balance in Fixed Deposit</p> <p>Granted in LKR up to maximum of (80-90)% of the LKR equivalent of the deposit as at date</p> <p>Payable in LKR in 03 Yrs</p> <p>Charged at a rate of</p> <p>-Bank Guarantees against deposit up to 80% of LKR Equivalent with minimal commissions</p> <p>-Issuance of Foreign Currency Notes- Commission free</p> <p>-Facility to transfer renewal interest to NSB or to third party banks local/foreign- Commission Free to NSB A/cs</p> <p>-Issuance of Balance Confirmation Letters at a nominal charge</p> <p>-Renewal Notices (Mail) Facility</p> <p>-Internet</p>	<p>Refer to standard PFCA/BFCA/IIA charges schedule.</p>	<p>Modes of withdrawal in Foreign Currency:</p> <p>Fund Transfer or Standing Order facility(Telegraphic Transfer) in Foreign Currency; locally or abroad</p> <p>Issuance of Bank Draft Facility</p> <p>Issuance of Currency Notes</p> <p>Modes of withdrawal in LKR:</p> <p>Cash Withdrawal</p> <p>Fund Transfer or Standing Order Facility</p> <p>Issuance of Drafts- LKR</p> <p>Modes of Deposits in Foreign Currency</p> <p>Notes in any Designated Foreign Currency</p> <p>Foreign Currency Denominated drafts/ cheques</p> <p>Inward Remittances in Foreign Currency</p>	<p>Conditions as applicable under PFCA, BFCA and IIA specific sections.</p>

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
		Banking-Inquiry Facility -Nomination Facility - Commission Free -Power of Attorney Registration - Commission Free			
<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>					