

Description of the Account	Benefits to Customers	Types of Fees and Other Bank Charges	Procedures to be Followed to Open the Account	Major Terms and Conditions
FriMi Savings Account				
This is an interest-bearing account which issues monthly statements to the customer via email. This account is considered as the main savings account when a customer register with the FriMi app. This account can be used as the primary account to bank, save, make payments and manage money from one app, effortlessly.	<ul style="list-style-type: none"> • Effortless in-app solutions to manage money from one app • There is no minimum initial deposit • Tiered Interest rates • Digital Banking facilities • Main source account to make digital payments from the app • Free e-statement facilities 	<ul style="list-style-type: none"> • No charges applicable 	<ul style="list-style-type: none"> • Register by downloading the FriMi Application from Google Play, App Store or Huawei AppGallery. • Submit a copy of a valid National Identity Card (NIC) or Driving License as documentary evidence. • Valid billing proof required for address verification if the resident address differs to NIC or Driving License. 	<p>Eligible Persons;</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18 years • Holding a valid National Identity Card/passport and residing in Sri Lanka. • Sri Lankans who are Non-residents working abroad with a valid work visa • There is no minimum initial deposit • Interest is calculated based on the daily available balance and credited to the account at the end of each month.
FriMi Savings Pot Account				
This is an interest-bearing account which allows FriMians to set aside money for various saving purposes.	<ul style="list-style-type: none"> • Open up to 05 Savings pot accounts • Tiered Interest rates • Digital Banking facilities 	<ul style="list-style-type: none"> • No charges applicable 	<ul style="list-style-type: none"> • Register by downloading the FriMi Application from Google Play, App Store or Huawei AppGallery. • Having an active FriMi Savings Account is mandatory 	<p>Eligible Persons;</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18 years • Holding a valid National Identity Card/passport and residing in Sri Lanka. • Sri Lankans who are Non-residents working abroad with a valid work visa. • Minimum initial deposit is LKR 500/-. • Interest is calculated based on the daily available balance and credited to the account at the end of each month.

				<ul style="list-style-type: none"> • A user can open a maximum of 5 Savings Pot accounts
FriMi Bucket List Account				
<p>A goal-based savings account that helps to save in small values for a target period customizable based on user preference.</p> <p>The account can be nicknamed based on the user's preference and/or savings purpose.</p>	<ul style="list-style-type: none"> • Automate savings based on monthly installments • Open up to 05 Bucketlist accounts • Tiered Interest rates • Digital Banking facilities 	<ul style="list-style-type: none"> • No charges applicable 	<ul style="list-style-type: none"> • Register by downloading the FriMi Application from Google Play, App Store or Huawei AppGallery. • Having an active FriMi Savings Account is mandatory 	<p>Eligible Persons;</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18 years • Holding a valid National Identity Card/passport and residing in Sri Lanka. • Sri Lankans who are Non-residents working abroad with a valid work visa • Minimum initial deposit is LKR 500/- or less than 50% of the target amount. • Minimum target amount is LKR 10,000/-. • Interest is calculated based on the daily available balance and credited to the account at the end of each month. • A user can open a maximum of 5 Bucket List accounts.
FriMi Round Up Savings Account				
<p>This is an interest-bearing account that allows the user to save automatically while transacting via the FriMi Savings Account. The account can be set to round up to the nearest Rs. 50, Rs. 100 or Rs. 500</p>	<ul style="list-style-type: none"> • Automate savings while spending with customizable round-up amounts • Tiered Interest rates • Digital Banking facilities 	<ul style="list-style-type: none"> • No charges applicable 	<ul style="list-style-type: none"> • Register by downloading the FriMi Application from Google Play, App Store or Huawei AppGallery. • Having an active FriMi Savings Account is mandatory 	<p>Eligible Persons;</p> <ul style="list-style-type: none"> • Sri Lankan Nationals over 18 years • Holding a valid National Identity Card/passport and residing in Sri Lanka. • Sri Lankans who are Non-residents working abroad with a valid work visa

				<ul style="list-style-type: none"> • There is no minimum initial deposit • Interest is calculated based on the daily available balance credited to the account at the end of each month.
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- In addition to the specific Terms & Conditions contained herein, all general Terms and Conditions applicable to the FriMi Products and the Complaint Handling Procedure are outlined in the General Business Conditions on <https://www.nationstrust.com/terms-and-conditions-2>
- Types of Fees and other bank charges which may be subject to change from time to time shall be published on the official website of the Bank.
- In the event of any inconsistency between the English, Sinhala and Tamil texts of this document, the English text shall prevail