Short name 34225 Name-2 34225 Street 34225

Town-country 34225

Dear Sir / Madam,

Welcome to NDB Bank

We are delighted to welcome you to a World of convenience with our World Class Internet Banking service, NDB Bank Online.

Your User ID for this service: VICKUMNDB

In order to maintain the security of the service, we request you to call at your branch personally to collect your login/transaction password. When you log-in for the first time, you will be requested to change your existing login/transaction passwords. The single password generated by the bank will initially be accepted as both login and transaction password Remember that the password is case-sensitive and may consist of alphabetic, numerical and non-alphanumeric characters, so you would need to key it in, exactly as shown. Your new passwords should be at least 8 characters in length.

On every occasion you login, the system checks the 'User ID' and 'password'. If an incorrect User ID or password is entered three times consecutively, the system will lock the User ID, for security reasons. In case of a User ID lock, please inform the bank in writing, to re-activate same.

If you need any assistance or clarifications, please call our 24 hour Call Centre on 2448888. Your feedback on our Internet Banking service would also be welcome.

Please use our mailbox facility to communicate with the bank and request any changes to your personal details or other information given in your original Online application form.

Thank you for banking with NDB Bank.

Yours faithfully,

Ganga Wanigaratne

Assistant Vice President

Operations Account Services & Credit Administration