

Nations Direct

Digital Banking with Nations Trust Bank

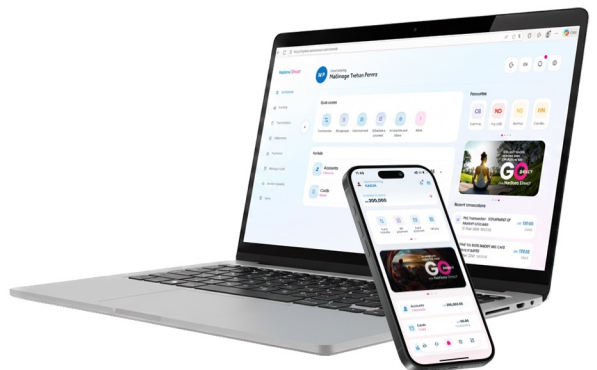
As part of your transition to Nations Trust Bank (NTB), we encourage you to pre-activate Nations Direct, NTB's digital banking platform, to get started with ease.

Pre-activating ensures that your portfolio transfer is smooth and you will have uninterrupted access to manage your finances securely.

Getting Started with Nations Direct For Existing NTB Customers using Nations Direct

If you already use Nations Direct, your existing NTB portfolio will remain unchanged and will be separate from your HSBC portfolio transferred to NTB. You can continue to log in to Nations Direct using your current credentials.

The transfer of your HSBC portfolio is expected to complete on 1st May 2026 and you will be informed once your HSBC portfolio is accessible via Nations Direct, closer to the transfer date.



Fund Transfers & Digital Payments

- Instant fund transfers to your own accounts or other banks
- Schedule recurring payments for rent, utilities, and school fees
- Pay bills, including electricity, water, telephone, and insurance
- Scan & pay conveniently via LankaQR at merchants
- Make government payments such as traffic fines, tax-related payments, and university fees
- Save favourite payees for faster repeat transactions
- Send cash tokens securely

Transfers and payments are subject to applicable regulations

Card Controls & Money Management

- Request, activate, or instantly block your cards
- Reset your card PIN securely
- View recent transactions at any time
- Track balances across savings, current accounts, loans, and cards
- Open fixed deposits and manage auto-renewals digitally

Self-Service Features

- Stop cheques instantly
- Request Withholding Tax certificates
- Obtain account confirmation letters with SWIFT codes
- Request balance confirmations for loans, cards, fixed deposits, and leases

You can also use the app to:

- Find your nearest **Nations Trust Bank ATM** or **branch**
- Discover participating **merchant offers**

Get Onboard Now



For Those Who Are New to Nations Direct

Pre-activate in a Few Easy Steps

1 Download the App

Get the Nations Direct Mobile Banking app from the App Store, Google Play or Huawei App Gallery

2 Open & Select Language

Launch the app and choose your preferred language

3 Tap "Register" to begin the registration process

4 Choose Your Preferred Registration Method

Option 1: Credit Card Details

Enter your Nations Trust Bank credit card number, expiry date, and CVV

or

Option 2: Debit Card Details

Enter your Nations Trust Bank debit card number and PIN

or

Option 3: Account Details

Enter your Nations Trust Bank account number, NIC/Passport details, and date of birth

5 Verify Your Identity

Enter the OTP (one-time password) sent to your registered mobile number and/or email.

Once your identity is verified, accept the Terms & Conditions

6 Set Up Login Credentials

Username: 3–50 characters (letters, numbers, and special characters)

Password: 8–30 characters and must include an uppercase letter, a number, and a special character

7 Complete Registration

Set a 4–digit App PIN. Enable Biometric Login (optional)

Note: This one-time pre-activation works across all Nations Direct platforms, including internet banking and mobile banking. The transfer is expected to complete on 1st May 2026. You will be notified once your digital banking services are fully available closer to the transfer date.

Pre-activate Your Credit Card Digitally

If you are a credit card holder, you can easily pre-activate your card through Nations Direct. By following the steps below, you can complete the pre-activation quickly and securely:

1 Click on the Card Portfolio

Navigate to the card portfolio section within the app

2 Click on the "More" Icon

Select the "More" option to view additional card services

3 Click on "Activate"

Choose "Activate" to pre-activate your card

Note: The transfer is expected to complete on 1st May 2026. Closer to the transfer date, you will receive a confirmation notification from NTB the moment your card is ready for use.

Features and Benefits of Nations Direct

The following features will be available to you after the successful completion of your **HSBC** portfolio transfer to **Nations Trust Bank**.

Security & Trust

- Bank-grade encryption on every transaction
- Biometric login for secure, one-touch access
- Automatic logout when the app is inactive

Important Security Reminders

- Never share OTPs, PINs, or passwords with anyone, even if they claim to be from the bank
- Always verify official alerts before clicking on any links – stay alert to phishing attempts