Greetings from Sunrise Bank Ltd.!!

We would like to introduce ourselves as one of the leading "Class A" Commercial Banks of Nepal established on October 12, 2007 with Paid-up Capital of NPR 9.48 Billion, Initial Public offering of NPR 375.00 Million and has Authorized Capital of NPR 10.00 Billion. Sunrise Bank Limited has completed 13 years of its operation and has been able to establish its name in the financial market with various milestones and excel to excellence with improved products & services to suit the requirements to wide variety of the customers all across the country.

With a vision of **You & Us, Together We Can Build**, Sunrise Bank Ltd. has successfully located 139 Branches and 158 ATMs all over the country with full-fledged banking services providing various tailor made products & services to cater the need of customers.

As per our discussion, please find the features of our product- "Sunrise NRN FCY Saving Products"

[▲] ii. ELIGIBLE CUSTOMER

- a. Non Resident Nepalese (NRN)
- b. Groups of NRNs
- c. Foreign institutions promoted by NRNs

Note: Any one of the following:

- Renewed NRN identity card issued by concerned authority of Government of Nepal
- Renewed NRN card issued by Non-Resident Nepali Association along with passport (Nepali or Foreign)
- Passport/Citizenship of foreign country(other than SAARC countries) if the customer him/herself or his/her father/mother/grandfather/grandmother was previously citizen of Nepal.
- Proof of relationship in case of minor in addition to aforesaid documents of the guardian.

iii. COMMON FEATURES

- a. Currency: USD, Euro, Pound, Australian Dollar, Canadian Dollar, Chinese Yuan, Japanese Yen or as decided by NRB from time to time.
- Minimum balance: USD 1,000 or equivalent
- c. Maximum balance: No limitation.
- d. Age limit of Individual Account Holder: No Limitation

iv. SPECIFIC FEATURES

- a. 50% waiver on annual Locker charge for first year subject to availability of locker.
- b. Waiver of 25 basis points on processing fee on home loan and auto loan to accountholder and his/her immediate family members. (Spouse, parents and children of account holder) as per Bank's Policy.
- Waiver of SWIFT issuance charge while repatriating the principal including interest
- d. Free Internet Banking and Mobile Banking for first year. However, to avoid missuse of fund debit restriction should be implemented.
- Fund shall be received through proper banking channel and no cash deposit shall be acceptable.
- f. Funds shall be repatriated through proper banking channel with same country/same person and same currency. However, fund can be withdrawn and/or transferred in Nepalese currency too for individuals only.
- g. Online account opening as well as online KYC submission shall be allowed for the purpose.