

Charges List

1) **Overdraft fees-** Processing fee 0.25% of the loan /overdraft value per annum

2) **Service charges for special requests**

Type of Charges	Retail Amount (Rs)	Corporate Amount (Rs)
RTGS	LKR 400/-	
CEFT(OTC)	LKR 100/-	
SLIPS(OTC)	LKR 100/-	
Issuance of bank pay orders	0.05% (Min. LKR 100/- or Max. LKR 3,000/-)	
Balance confirmation letters for visa/audit purpose	LKR 250/-	LKR 500/-
Processing and documentation charges	Fresh proposals Renewal proposals	0.25% 0.125%
Safe Deposit Lockers in LKR	S-3,000/- M-4,500/- L-6,500/-	
Charges for account statement	Online: Free Hard copy: LKR 500/-	Online: Free Hard copy: LKR 500/-
Cheque issuing fee	LKR 35/-per leaf	LKR 35/-per leaf
Issuance of Duplicate Receipt	LKR 1,000.00	
Certificate of balance confirmation	LKR 250.00	LKR 500.00
Letter of Credit	Sight 0.5% Min : LKR 6,000/- DA 0.50% + 0.125% for each quarter	
Import Collection	DA : 0.5% Min : LKR 7,000/- DP:0.35% Min: LKR 5,000/-	
Foreign Negotiation of Bills	DP : 0.35 % Min : \$ 30 Max : \$ 300	
Bank guarantees - Commission	Commission 2% Min: LKR 5,000/- Commission 0.5% Min: LKR 5,000/-(100% cash Margin) FD and other Securities Commission 1.5% Min: LKR 5,000/-	
Advise of Documentary Credit	LKR 6,000/- (non-customer LKR 8,000/-)	
Shipping Guarantees	Comm 0.50% of invoice Min LKR 5,000/-	
Copy Documents Endorsement	Comm 0.50% of invoice Min LKR 5,000/-	

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Documents with discrepancies	LKR 5,000/-	
Other Charges: Please Specify	SWIFT charges LKR 1,000/-	
Amendment LC commission	LKR 5,000/-	
Inward Credit to Sri Lanka rupee account	Comm LKR 500/-	
Inward remittance to foreign currency account	Comm \$ 5 - \$10	
Outward Remittance / Advance Payments	Comm 1% or Minimum LKR 1000/- Maximum LKR 20,000/-	
Issue of a foreign currency demand draft	USD A/c :up to \$5,000=\$5, above \$5,000= \$10 Nostro Charges \$ 5 (if applicable) LKR /BFC Account Com:0.5%	
Charges related to Telegraphic Transfer (TT)	(Salary /Education) Com : 1% from TT value. Minimum LKR 1,000/- Maximum LKR 6,000/-	(Advance Payments) Com : 1% from TT value. Minimum LKR 1,000/- Maximum LKR 20,000/-
Other Charges: Please Specify	SWIFT charges \$ 5/-	

3) Any other miscellaneous fees and charges

ATM cash withdrawal	Per Transaction inquiry- LKR 10/- Withdrawals LKR 30/-
Issue of ATM card	Free
SMS Alert	Free
Returned Cheques	Technical remark LKR 1,000/- Other remarks LKR 4,000/-
Cheque Return CRN	LKR 350/-
Stop payment order	LKR 4,000/-
Closure of Account	Savings LKR A/C LKR 1,000/- Savings USD A/C \$ 5/- Current A/C LKR 2,000/-
Charges for non-maintenance of minimum Balance	LKR 300/-
Current account monthly service charge	Half yearly Min LKR 200/- (LKR 2 per trans)

4) Penal rates and conditions under which they are applied

Loan penal rate: - 2% after the due date

Temporary overdraft given to current account without any pre arrangements: - 23%