

TARIFF

Effective from 01st February
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Version 1.11

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| 1.0 LIABILITY PRODUCTS | | | |
|------------------------|--|-----------|--|
| 1.1 | CURRENT ACCOUNTS | | |
| 1.1.1 | INITIAL DEPOSIT | LKR | REMARKS |
| 1.1.1 A | CORPORATE | 50,000.00 | |
| 1.1.1 B | PERSONAL | 25,000.00 | |
| 1.1.1 C | SALARY BOOSTER | - | First Salary Remittance |
| 1.1.1 D | FOREIGN CURRENCY | USD 100 | USD 100 equivalent in other foreign currencies |
| 1.1.2 | ISSUANCE OF CHEQUE BOOKS | LKR | REMARKS |
| 1.1.2 A | GENERAL | 20.00 | Per Leaf + VAT and Postage if Applicable |
| 1.1.2 B | PRABHU | FREE | First Cheque book only |
| 1.1.2 C | PREMIER | FREE | |
| 1.1.2 D | PREMIER PLUS | FREE | |
| 1.1.2 E | ISSUANCE OF LOOSE CHEQUE LEAVES | 1,000.00 | Per Leaf + VAT |
| 1.1.3 | STOP PAYMENTS | LKR | REMARKS |
| 1.1.3 A | WITHOUT FUNDS | 2,500.00 | Per Cheque |
| 1.1.3 B | WITH FUNDS | 750.00 | Per Cheque |
| 1.1.3 C | ENTIRE CHEQUE BOOK (Loss of Cheque Book) | 2,000.00 | Maximum |
| 1.1.3 D | CANCELLATION OF STOP PAYMENT INSTRUCTIONS | 500.00 | Per Cheque |
| 1.1.4 | INWARD CHEQUE RETURN CHARGES | LKR | REMARKS |
| 1.1.4 A | FIRST RETURN | 75.00 | Per Cheque + postage if applicable |
| 1.1.4 B | SECOND RETURN | 275.00 | Per Cheque + postage if applicable |
| 1.1.5 | OUTWARD CHEQUE RETURNS | LKR | REMARKS |
| 1.1.5 A | DUE TO INADEQUATE FUNDS | 2,500.00 | Per Cheque |
| 1.1.5 B | PAYMENT POSTPONED | 2,000.00 | Per Cheque |
| 1.1.5 C | TECHNICAL ERRORS | LKR | REMARKS |
| 1.1.5 C 1 | AMOUNT IN WORDS AND FIGURES DIFFER | 500.00 | Per Cheque |
| 1.1.5 C 2 | DRAWER'S SIGNATURE DIFFERS FROM SPECIMEN IN POSSESSION | 500.00 | Per Cheque |
| 1.1.5 C 3 | ALTERATION NOT CONFIRMED BY DRAWER | 500.00 | Per Cheque |
| 1.1.5 C 4 | CHEQUE INCOMPLETE | 500.00 | Per Cheque |
| 1.1.5 C 5 | CHEQUE NOT DRAWN IN ACCORDANCE WITH MANDATE | 500.00 | Per Cheque |
| 1.1.5 C 6 | CHEQUE IRREGULARLY DRAWN | 500.00 | Per Cheque |
| 1.1.5 D | PAYMENT FOR TECHNICAL ERROR CHEQUES | 750.00 | Per Cheque |
| 1.1.6 | COPIES OF CHEQUE IMAGE | LKR | REMARKS |
| 1.1.6 A | IF STORED WITHIN THE BRANCH | 100.00 | Per Cheque |
| 1.1.6 B | IF RETRIEVED FROM ARCHIVED STORES | 100.00 | Per Cheque + Retrieval charges |
| 1.1.7 | HANDLING POSTDATED CHEQUES | 5.00 | Per Cheque |
| 1.1.8 | CHEQUES MARKED FOR PAYMENT | LKR | REMARKS |
| 1.1.8 A | OUTWARD | 1,500.00 | Per Cheque + Cab Charges |
| 1.1.8 B | INWARD | 1,000.00 | |
| 1.1.9 | CHEQUE REFERRAL CHARGES | LKR | REMARKS |
| 1.1.9 A | INWARD | 75.00 | Per Cheque |
| 1.1.9 B | COUNTER | 75.00 | Per Cheque |
| 1.1.9 C | TRANSFER | 75.00 | Per Cheque |

| 1.0 LIABILITY PRODUCTS | | | |
|------------------------|--|------------|---|
| 1.1.10 | STATEMENT CHARGES | LKR | REMARKS |
| 1.1.10 A | DAILY | 1,500.00 | Per Month |
| 1.1.10 B | WEEKLY | 1,000.00 | Per Month |
| 1.1.10 C | MONTHLY | FREE | |
| 1.1.10 D | TEMPORARY STATEMENTS ON REQUEST | 100.00 | Per Page |
| 1.1.11 | SERVICE CHARGES | LKR | REMARKS |
| 1.1.11 A | IF BALANCE FALLS BELOW LKR 15,000/- DURING THE MONTH | 500.00 | Per Month |
| 1.1.11 B | CRIB REPORT CHARGES - CORPORATES | 400.00 | Per Report |
| 1.1.11 C | CRIB REPORT CHARGES - INDIVIDUALS | 200.00 | Per Report |
| 1.1.11 D | CHEQUE PURCHASE CHARGES | 0.5% | On face value or LKR 2,500/- which ever is higher |
| 1.1.12 | CLOSING OF ACCOUNTS | LKR | REMARKS |
| 1.1.12 A | CURRENT ACCOUNTS CLOSED DUE TO UNSATISFACTORY CONDUCT | 1,000.00 | Maximum or Available Balance |
| 1.2 | SAVINGS ACCOUNTS | | |
| 1.2.1 | INITIAL DEPOSIT | LKR | REMARKS |
| 1.2.1 A | CORPORATE | 10,000.00 | |
| 1.2.1 B | MEGA BONUS | 1,000.00 | |
| 1.2.1 C | EXTREME SAVER | 5,000.00 | |
| 1.2.1 D | SUPREME VAASI | 5,000.00 | |
| 1.2.1 E | JUNIOR SAVINGS | 1,000.00 | |
| 1.2.1 F | JUNIOR PLUS | 100,000.00 | |
| 1.2.1 G | SENIOR CITIZENS | 10,000.00 | |
| 1.2.1 H | FLOAT | 100,000.00 | |
| 1.2.1 I | FOREIGN CURRENCY | USD 100 | USD 100 equivalent in other foreign currencies |
| 1.2.2 | SERVICE CHARGES | LKR | REMARKS |
| 1.2.2 A | FOR DORMANT ACCOUNTS (IF BALANCE BELOW LKR 1,000.00) | 100.00 | Per Month |
| 1.2.2 B | ISSUANCE OF DUPLICATE PASSBOOKS | 500.00 | |
| 1.2.3 | ACCOUNT CLOSURE CHARGE | 500.00 | |
| 1.3 | FIXED DEPOSITS - FD | | |
| 1.3.1 | INITIAL DEPOSIT | LKR | REMARKS |
| 1.3.1 A | GENERAL | 10,000.00 | |
| 1.3.1 B | SENIOR CITIZEN | 100,000.00 | |
| 1.3.1 C | FOREIGN CURRENCY | USD 500 | USD 500 equivalent in other foreign currencies |
| 1.3.2 | SERVICE CHARGES | LKR | REMARKS |
| 1.3.2 A | RE- ISSUANCE OF FD CERTIFICATES | 2,000.00 | Per Receipt |
| 1.3.2 B | INTEREST PAYMENT | | |
| 1.3.2 B 1 | TO DFCC ACCOUNT | FREE | |
| 1.3.2 B 2 | TO OTHER BANKS - SLIPS | 50.00 | Per Transaction |
| 1.3.2 B 3 | TO OTHER BANKS - PAY ORDER | 400.00 | Per Transaction |
| 1.3.2 B 4 | TO OTHER BANKS - RTGS | 1,000.00 | Per Transaction |
| 1.4 | CALL DEPOSITS | LKR | REMARKS |
| 1.4.1 | INITIAL DEPOSIT | 100,000.00 | |
| NOTE: | POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS | | |

| 2.0 SERVICES | | | |
|--------------|---|----------|---|
| 2.1 | CASH ORDERS | LKR | REMARKS |
| 2.1.1 | PREPARATION OF CASH DENOMINATIONS - Up to Rs 1 Mn | 500.00 | Per Cash Order |
| 2.1.2 | PREPARATION OF CASH DENOMINATIONS - Above Rs 1 Mn | 1,000.00 | Per Cash Order |
| 2.2 | FUND TRANSFERS | LKR | REMARKS |
| 2.2.1 | RTGS (Real Time Gross Settlement) | 1,000.00 | Per Transaction |
| 2.2.2 | SLIPS (Outward) | 50.00 | Per Transaction |
| 2.3 | SALARIES | LKR | REMARKS |
| 2.3.1 | MANUAL CREDIT | 25.00 | Per Item |
| 2.4 | STANDING ORDERS | LKR | REMARKS |
| 2.4.1 | ESTABLISHMENT CHARGE | 250.00 | |
| 2.4.2 | PAY ORDERS | 400.00 | |
| 2.4.3 | SLIPS | 50.00 | |
| 2.4.4 | INTERNAL TRANSFERS | FREE | |
| 2.4.5 | CHARGE FOR LACK OF FUNDS | 250.00 | |
| 2.4.6 | SWEEPING FACILITY | 1,000.00 | Set up Fee |
| 2.5 | PAY ORDERS | LKR | REMARKS |
| 2.5.1 | ISSUANCE OF PAY ORDERS | | |
| 2.5.1 A | ACCOUNT HOLDER | 400.00 | |
| 2.5.1 B | NON -ACCOUNT HOLDER | 600.00 | |
| 2.5.1 C | PRABHU/ PREMIER/PREMIER PLUS | FREE | |
| 2.5.2 | CANCELLATION OF PAY ORDERS | LKR | REMARKS |
| 2.5.2 A | CUSTOMER | 500.00 | |
| 2.5.2 B | OTHER | 1,000.00 | |
| 2.6 | ISSUANCE OF ATM / DEBIT CARDS | LKR | REMARKS |
| 2.6.1 | PRE-ENCODED | | |
| 2.6.1 A | NEW CARD | 250.00 | Free for Prabhu/ Premier/Premier Plus |
| 2.6.1 B | REPLACEMENT CARD | 250.00 | |
| 2.6.1 C | PIN REPLACEMENT CHARGE | 100.00 | |
| 2.6.1 D | SERVICE CHARGE | 300.00 | Per Annum |
| 2.6.1 E | LIMIT CHANGES | 500.00 | ATM or POS Free for Prabhu/ Premier/Premier Plus |
| 2.6.2 | PERSONALISED | LKR | REMARKS |
| 2.6.2 A | NEW CARD | 500.00 | Free for Prabhu/ Premier/Premier Plus |
| 2.6.2 B | REPLACEMENT CARD | 500.00 | |
| 2.6.2 C | PIN REPLACEMENT CHARGE | 100.00 | |
| 2.6.2 D | SERVICE FEE | 300.00 | Per Annum |
| 2.6.2 E | LIMIT CHANGES | 500.00 | ATM or POS Free for Prabhu/ Premier/Premier Plus |
| 2.7 | ISSUANCE OF TRAVELERS' CARDS | LKR | REMARKS |
| 2.7.1 | NEW CARD | FREE | |
| 2.7.2 | ENCASHMENT | 300.00 | |

| 2.0 SERVICES | | | |
|--------------|---|-------------|---|
| 2.7.3 | COMMISSION ON LOADS / RELOADS | 1% | Of Load/Reload Value |
| 2.8 | SAFE DEPOSIT LOCKERS | LKR | REMARKS |
| 2.8.1 | SMALL | | |
| 2.8.1 A | RENTAL | 4,500.00 | Per Annum + VAT |
| 2.8.1 B | DEPOSIT | 50,000.00 | |
| 2.8.2 | LARGE | | |
| 2.8.2 A | RENTAL | 6,000.00 | Per Annum + VAT |
| 2.8.2 B | DEPOSIT | 150,000.00 | |
| 2.8.3 | REPLACEMENT OF KEYS / LOCK | Actual Cost | At the Time of Replacement |
| 2.8.4 | FREQUENT VISITORS | 250.00 | More than 4 visits per month |
| 2.9 | BALANCE CONFIRMATION CERTIFICATES | LKR | REMARKS |
| 2.9.1 | PERSONAL | 500.00 | To embassies and universities /Auditors/Inland Revenue / Others |
| 2.9.2 | CORPORATE | 2,500.00 | To embassies and universities /Auditors/Inland Revenue / Others |
| 2.10 | PHOTO COPY FEES | LKR | REMARKS |
| 2.10.1 | PHOTO COPY OF ANY TYPE OF DOCUMENT | 50.00 | Per Page |
| NOTE: | POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS | | |

3.0 CREDIT CARDS

| TYPE OF CHARGE | | CLASSIC | GOLD | PLATINUM |
|----------------|---|-----------------|----------|----------|
| | | LKR | LKR | LKR |
| 3.1 | JOINING FEE (Membership Charge) | 200.00 | 400.00 | 1,000.00 |
| 3.2 | ANNUAL CHARGE | 600.00 | 1,200.00 | 2,500.00 |
| 3.3 | SUPPLEMENTARY CARD CHARGE | 250.00 | 500.00 | 1,250.00 |
| 3.4 | INTEREST RATE ON PURCHASES (Per Annum) | 24% | 24% | 24% |
| 3.5 | MAXIMUM CREDIT PERIOD ON PURCHASES | 51 Days | 51 Days | 51 Days |
| 3.6 | MINIMUM CREDIT PERIOD ON PURCHASES | 21 Days | 21 Days | 21 Days |
| 3.7 | LATE PAYMENT CHARGES | 500.00 | 500.00 | FREE |
| 3.8 | LIMIT ENHANCEMENT CHARGES | 400.00 | 400.00 | FREE |
| 3.9 | OVER LIMIT CHARGE | 200.00 | 200.00 | FREE |
| 3.10 | CASH ADVANCE CHARGE | 3% or 250/- Min | 3% | 3% |
| 3.11 | CASH ADVANCE ON CREDIT LIMIT | 50% | 50% | 50% |
| 3.12 | LOST CARD REPLACEMENT CHARGE | 500.00 | 500.00 | FREE |
| 3.13 | PIN REPLACEMENT CHARGE | 500.00 | 500.00 | FREE |
| 3.14 | BILLING CYCLE CHANGE CHARGE | 200.00 | 200.00 | FREE |
| 3.15 | EARLY RENEWAL CHARGE | 500.00 | 500.00 | FREE |
| 3.16 | CHEQUE RETURN CHARGES ON CREDIT CARD PAYMENTS | | | |
| 3.16.A | INSUFFICIENT FUNDS | 2,000.00 | 2,000.00 | 2,000.00 |
| 3.16.B | OTHER REASONS | 500.00 | 500.00 | 500.00 |
| 3.17 | CARD DELIVERY CHARGE | 750.00 | 750.00 | 750.00 |
| 3.18 | FUEL SURCHARGE | 2% | 2% | 2% |
| 3.19 | STATEMENT COPY / LIMIT CONFIRMATION CHARGE | 100.00 | 100.00 | N/A |
| 3.20 | VOUCHER COPY RETRIEVAL CHARGE | 300.00 | 300.00 | 300.00 |
| 3.21 | UNSUCCESSFUL STANDING INSTRUCTION CHARGE | 1,000.00 | 1,000.00 | 1,000.00 |

NOTE: POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS

| 4.0 FOREIGN CURRENCY | | | | | |
|----------------------|---|----------|----------------------|----------|------------------|
| | CURRENCY NOTES | DBU | | FCBU | |
| 4.1 | ISSUANCE | LKR | REMARK | USD | REMARK |
| 4.1.1 | FROM LKR ACCOUNTS / CASH | 1% | Or Minimum LKR 500/- | - | |
| 4.1.2 | FROM NRFC/RFC | 1% | Or Minimum USD 5 | 1% | Or Minimum USD 5 |
| 4.1.3 | ENCASHMENT OF CURRENCIES | 500.00 | | - | |
| 4.2 | DEPOSITS TO ACCOUNTS | LKR | REMARK | USD | REMARK |
| 4.2.1 | TO LKR ACCOUNTS | 500.00 | | - | |
| 4.2.2 | TO NRFC/RFC ACCOUNTS | 0.5% | Or Minimum USD 5 | 0.5% | Or Minimum USD 5 |
| 4.3 | TRAVELERS' CHEQUES | LKR | REMARK | USD | REMARK |
| 4.3.1 | PURCHASE TO LKR ACCOUNTS | 1,000.00 | | - | |
| 4.3.2 | PURCHASE TO NRFC/RFC ACCOUNTS | 0.5% | Or Minimum USD 5 | 0.5% | Or Minimum USD 5 |
| 4.3.3 | ENCASHMENT | 1,000.00 | Per Transaction | - | |
| 4.3.4 | COLLECTION TO LKR ACCOUNTS | 500.00 | Per Collection | - | |
| 4.3.5 | COLLECTION TO NRFC/RFC ACCOUNTS | USD 5 | Per Collection | \$ 5.00 | Per Collection |
| 4.4 | ISSUANCE OF FOREIGN DRAFTS | | | | |
| 4.4.1 | FROM LKR ACCOUNTS | LKR | REMARK | USD | REMARK |
| 4.4.1 A | CUSTOMER | 500.00 | | - | |
| 4.4.1 B | NON CUSTOMER | 1,000.00 | | - | |
| 4.4.2 | PRABHU/ PREMIER/PREMIER PLUS | FREE | | - | |
| 4.4.3 | FROM NRFC/RFC | USD 10 | | \$ 10.00 | |
| 4.5 | PURCHASE OF USD FOREIGN DRAFTS SENT ON LOCAL CLEARING | | | | |
| 4.5.1 | TO LKR ACCOUNTS | 500.00 | | - | |
| 4.5.2 | TO NRFC/RFC ACCOUNTS | 0.5% | Minimum USD 5 | 0.5% | Minimum USD 5 |
| 4.6 | COLLECTION OF FOREIGN DRAFTS | LKR | REMARK | USD | REMARK |
| 4.6.1 | FOR LKR ACCOUNTS | 500.00 | Per Collection | - | |
| 4.6.2 | FOR FOREIGN CURRENCY ACCOUNTS | USD 5 | Per Collection | \$ 5.00 | Per Collection |
| 4.7 | STOP PAYMENTS OF FOREIGN DRAFTS | LKR | REMARK | USD | REMARK |
| 4.7.1 | FOR LKR ACCOUNTS | 2,000.00 | | - | |
| 4.7.2 | FOR FOREIGN CURRENCY ACCOUNTS | USD 20 | | \$ 20.00 | |
| 4.8 | CANCELLATION OF FOREIGN DRAFTS | LKR | REMARK | USD | REMARK |
| 4.8.1 | FOR LKR ACCOUNTS | 2,000.00 | | - | |
| 4.8.2 | FOR FOREIGN CURRENCY ACCOUNTS | USD 20 | | \$ 20.00 | |

| 4.0 | FOREIGN CURRENCY | | | | |
|-----------|--|----------|--|----------|--|
| 4.9 | TELEGRAPHIC TRANSFERS - T T | | | | |
| 4.9.1 | OUTWARD | DBU | | FCBU | |
| 4.9.1 A | FROM LKR ACCOUNTS | LKR | REMARK | USD | REMARK |
| 4.9.1 A 1 | COMMISSION | 1,000.00 | Prabhu / Premier - 50% waived off Premier plus - Free | - | |
| 4.9.1 A 2 | AMENDMENT | 2,000.00 | Prabhu / Premier - 50% waived off Premier plus - Free | - | |
| 4.9.1 B | CORRESPONDING BANK CHARGES | LKR | REMARK | USD | REMARK |
| 4.9.1 B 1 | OTHER THAN USD | 3,500.00 | Prabhu / Premier - 50% waived off Premier plus - Free | - | |
| 4.9.1 B 2 | USD | 2,000.00 | Prabhu / Premier - 50% waived off Premier plus - Free | - | |
| 4.9.1 B 3 | SWIFT CHARGES | 1,000.00 | Prabhu / Premier - 50% waived off Premier plus - Free | - | |
| 4.9.1 C | FROM NRFC/RFC ACCOUNTS | USD | REMARK | USD | REMARK |
| 4.9.1 C 1 | COMMISSION | \$ 10.00 | Prabhu / Premier - 50% waived off Premier plus - Free | \$ 10.00 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 4.9.1 C 2 | AMENDMENT | \$ 20.00 | Prabhu / Premier - 50% waived off Premier plus - Free | \$ 20.00 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 4.9.1 D | CORRESPONDING BANK CHARGES | USD | REMARK | USD | REMARK |
| 4.9.1 D 1 | OTHER THAN USD | \$ 35.00 | | \$ 30.00 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 4.9.1 D 2 | USD | \$ 20.00 | | \$ 15.00 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 4.9.1 D 3 | SWIFT CHARGES | \$ 10.00 | | \$ 15.00 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 4.9.2 | INWARD | DBU | | FCBU | |
| | | LKR | REMARK | USD | REMARK |
| 4.9.2 A | TO LKR ACCOUNTS | 300.00 | | - | |
| 4.9.2 B | TO NRFC/RFC ACCOUNTS | USD 3 | | \$ 3.00 | |
| 4.9.2 C | PREMIER PLUS | FREE | | - | |
| NOTE: | POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS | | | | |

| 5.0 TRADE SERVICES | | | | | | | |
|--------------------|---|------------|---|----------|------------|---|----------|
| 5.1 | IMPORTS | DBU | | | FCBU | | |
| 5.1.1 | DOCUMENTARY CREDIT | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.1.1 A | ISSUANCE OF DOCUMENTARY CREDIT | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.1 A 1 | SIGHT DOCUMENTARY CREDIT (will be charged on the LC value + tolerance if any) | 0.25% | Per Quarter or part thereof (3,000.00 Minimum) | 2,500.00 | 0.25% | Per Quarter or part thereof (USD 30 Minimum) | \$ 25.00 |
| 5.1.1 A 2 | USANCE DOCUMENTARY CREDIT (will be charged on the LC value + tolerance if any) | 0.25% | Per Quarter or part thereof (3,000.00 Minimum) | 2,500.00 | 0.25% | Per Quarter or part thereof (USD 30 Minimum) | \$ 25.00 |
| 5.1.1 B | AMENDMENTS TO DOCUMENTARY CREDIT | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.1 B 1 | VALUE ENHANCEMENTS OR VALIDITY EXTENSION - SIGHT (As per 5.1.1 A and 5.1.1 B) | 0.25% | 3,000.00 Minimum | 1,500.00 | 0.25% | USD 30 Minimum | \$ 15.00 |
| 5.1.1 B 2 | VALUE ENHANCEMENTS OR VALIDITY EXTENSION - USANCE | 0.25% | 3,000.00 Minimum | 1,500.00 | 0.25% | USD 30 Minimum | \$ 15.00 |
| 5.1.1 B 3 | ANY OTHER AMENDMENTS | 3,000.00 | | 1,500.00 | \$ 30.00 | | \$ 15.00 |
| 5.1.1 C | ARRANGING DOCUMENTARY CREDIT CONFIRMATIONS | 2,000.00 | | - | \$ 20.00 | | - |
| 5.1.2 | IMPORT BILLS UNDER DOCUMENTARY CREDIT | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.1.2 A | IMPORT BILL PAYMENTS - SIGHT | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.2 A 1 | BILL COMMISSION | 2,000.00 | | 1,500.00 | \$ 20.00 | | \$ 15.00 |
| 5.1.2 A 2 | ACCEPTANCE COMMISSION (For Usance Bills Only) | 0.375% | Per Quarter or part thereof | 1,500.00 | 0.375% | Per Quarter or part thereof | \$ 15.00 |
| 5.1.2 A 3 | ACCEPTANCE BILL PAYMENT | - | | 1,500.00 | - | | \$ 15.00 |
| 5.1.2 B | DISCREPANCY CHARGES | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.2 B 1 | IF CHARGES ARE ON APPLICANT | 2,000.00 | | 1,500.00 | \$ 20.00 | | - |
| 5.1.2 B 2 | IF CHARGES ARE ON BENEFICIARY-FOR INDIA, PAKISTAN, BANGLADESH | USD 75 | | USD 10 | \$ 75.00 | | \$ 10.00 |
| 5.1.2 B 3 | IF CHARGES ARE ON BENEFICIARY-FOR ALL OTHER COUNTRIES | USD 85 | | USD 10 | \$ 85.00 | | \$ 10.00 |
| 5.1.2 C | UNPAID MATURED USANCE BILLS | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.1.2 C 1 | MONTHLY HANDLING CHARGES | 2,000.00 | | - | \$ 20.00 | | - |
| 5.1.2 D | RETURN OF DOCUMENTS TO FOREIGN BANK | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.2 D 1 | COURIER CHARGES ON APPLICANT | 2,500.00 | | - | \$ 25.00 | | - |
| 5.1.2 D 2 | HANDLING CHARGES ON APPLICANT | 1,000.00 | | - | \$ 10.00 | | - |
| 5.1.2 D 3 | COURIER CHARGES ON BENEFICIARY | USD 50 | | - | \$ 50.00 | | - |
| 5.1.2 D 4 | HANDLING CHARGES ON BENEFICIARY | USD 50 | | - | \$ 50.00 | | - |
| 5.1.2 E | TRANSFER OF DOCUMENTS TO ANOTHER LOCAL BANK | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.2 E 1 | LOCAL BANK - HANDLING CHARGES | 3,000.00 | | | \$ 30.00 | | - |
| 5.1.3 | DOCUMENTS UNDER COLLECTION | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.1.3 A | CHARGES ON DRAWEE | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 A 1 | DOCUMENTS AGAINST PAYMENT | 0.30% | 2,500.00 Minimum | 1,500.00 | 0.30% | USD 25 Minimum | \$ 15.00 |
| 5.1.3 A 2 | ACCEPTANCE COMMISSION - D/A | 0.35% | 2,500.00 Minimum | 1,500.00 | 0.35% | USD 25 Minimum | \$ 15.00 |
| 5.1.3 A 3 | D/A BILL PAYMENT | - | | 1,500.00 | - | | \$ 15.00 |
| 5.1.3 B | AVALIZATION | 0.60% | Per Quarter or Part Thereof (Minimum LKR 3000) | 1,500.00 | 0.60% | Per Quarter or Part Thereof (Minimum USD 30) | \$ 15.00 |
| 5.1.3 C | DOCUMENTS AGAINST ACCEPTANCE - EXTENSION | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 C 1 | CHARGES ON DRAWEE | 2,000.00 | | 1,500.00 | \$ 20.00 | | \$ 15.00 |

| 5.0 TRADE SERVICES | | | | | | | |
|--------------------|--|------------|--------------------|----------|------------|------------------|----------|
| 5.1.3 C 2 | CHARGES ON DRAWER | USD 40 | | USD 15 | \$ 40.00 | | \$ 15.00 |
| 5.1.3 D | CLOSURE OF D/A BILLS 03 MONTHS AFTER MATURITY - (Handling Charge) | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 D 1 | CHARGES ON DRAWEE | 2,000.00 | | 1,500.00 | \$ 20.00 | | \$ 15.00 |
| 5.1.3 D 2 | CHARGES ON DRAWER | USD 100 | | USD 15 | \$ 100.00 | | \$ 15.00 |
| 5.1.3 E | UNPAID MATURED D/A BILLS / HOLDING AND UNCOLLECTED DP/DA DOCUMENTS | | | | | | |
| 5.1.3 E 1 | HANDLING CHARGE | 1,000.00 | Per Month | - | \$ 10.00 | Per Month | - |
| 5.1.3 F | HOLDING UNPAID MATURED D/A BILLS (After 3 Month Maturity) | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 F 1 | CHARGES ON DRAWEE | 1,000.00 | Per Month | - | \$ 10.00 | Per Month | - |
| 5.1.3 F 2 | CHARGES ON DRAWER | USD 25 | Per Month | - | \$ 25.00 | Per Month | - |
| 5.1.3 G | SETTLEMENT OF CLOSED D/A BILLS | 1,500.00 | | - | \$ 15.00 | | - |
| 5.1.3 H | PART SETTLEMENT OF D/A BILLS | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 H 1 | CHARGES ON DRAWEE | | | | | | |
| 5.1.3 H 1 a | 1ST PAYMENT | 1,000.00 | | 1,500.00 | \$ 10.00 | | \$ 15.00 |
| 5.1.3 H 1 b | SUBSEQUENT PAYMENTS | 1,500.00 | | 1,500.00 | \$ 15.00 | | - |
| 5.1.3 H 2 | CHARGES ON DRAWER | | | | | | |
| 5.1.3 H 2 a | 1ST PAYMENT | USD 20 | | USD 15 | \$ 20.00 | | \$ 15.00 |
| 5.1.3 H 2 b | SUBSEQUENT PAYMENTS | USD 20 | | USD 15 | \$ 20.00 | | \$ 15.00 |
| 5.1.3 I | RETURN OF DOCUMENTS | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 I 1 | CHARGES ON DRAWEE | | | | | | |
| 5.1.3 I 1 a | COURIER | 2,500.00 | | - | \$ 25.00 | | - |
| 5.1.3 I 1 b | HANDLING CHARGE | 1,000.00 | | - | \$ 10.00 | | - |
| 5.1.3 I 2 | CHARGES ON DRAWER | | | | | | |
| 5.1.3 I 2 a | COURIER | USD 50 | | - | \$ 50.00 | | - |
| 5.1.3 I 2 b | HANDLING CHARGE | USD 50 | | - | \$ 50.00 | | - |
| 5.1.3 J | TRANSFER OF DOCUMENTS TO ANOTHER LOCAL BANK | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 J 1 | HANDLING CHARGE | 3,000.00 | | 1,500.00 | \$ 30.00 | | \$ 15.00 |
| 5.1.3 K | DOCUMENTS RELEASED FREE OF PAYMENT | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.3 K 1 | HANDLING CHARGE | | | | | | |
| 5.1.3 K 1 a | CHARGES ON DRAWEE | 2,500.00 | | - | \$ 25.00 | | - |
| 5.1.3 K 1 b | CHARGES ON DRAWER | USD 50 | | - | \$ 50.00 | | - |
| 5.1.3 L | ASSIGNMENT OF PROCEEDS | USD 100 | | USD 50 | \$ 100.00 | | \$ 50.00 |
| 5.1.4 | ISSUANCE OF SHIPPING GUARANTEES | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.1.4 A | UPTO 1 MONTH FROM DATE OF ISSUANCE | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.4 A 1 | LC / DA / DP | 0.30% | (3,000.00 Minimum) | - | 0.30% | (USD 30 Minimum) | - |
| 5.1.4 A 2 | DA (IF ON NIL MARGINS) | 0.40% | (3,000.00 Minimum) | - | 0.40% | (USD 30 Minimum) | - |
| 5.1.4 B | AFTER 1 MONTH UNTIL CANCELLATION | 2,000.00 | Per Month | - | \$ 20.00 | Per Month | - |
| 5.1.5 | ENDORSEMENT OF 1/3 OF THE BILL OF LADING | | | | | | |
| 5.1.5 A | UP TO 1 MONTH | 0.30% | (3,000.00 Minimum) | 3,000.00 | 0.30% | (USD 30 Minimum) | - |
| 5.1.5 B | AFTER 1 MONTH UNTIL CANCELLATION | 2,000.00 | Per Month | - | \$ 20.00 | Per Month | - |

| 5.0 TRADE SERVICES | | | | | | | |
|--------------------|---|------------|--------------------|----------|------------|---------------------------|----------|
| 5.1.6 | ENDORSEMENT OF INVOICES FOR CUSTOMS | | | | | | |
| 5.1.6 A | PURPOSES (BILL OF LADING SURRENDER) | 0.30% | (3,000.00 Minimum) | 3,000.00 | 0.30% | (USD 30 Minimum) | - |
| 5.1.6 B | AFTER 1 MONTH UNTIL CANCELLATION | 2,000.00 | Per Month | - | \$ 20.00 | Per Month | - |
| 5.1.7 | MISCELLANEOUS | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.1.7 A | ANY ADDITIONAL SWIFT MESSAGE ON CUSTOMER'S REQUEST | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.1.7 A 1 | CHARGES ON OUR CUSTOMER | - | | 1,500.00 | - | | \$ 15.00 |
| 5.1.7 A 2 | CHARGES ON BENEFICIARY /DRAWER | - | | USD 20 | - | | \$ 20.00 |
| 5.1.7 A 3 | REPLY TO SWIFT MESSAGES (only if charges can be deducted from proceeds) | - | | USD 25 | - | | \$ 25.00 |
| 5.1.7 A 4 | REMITTING FOREIGN BANK CHARGES | - | | 1,500.00 | - | | \$ 15.00 |
| 5.1.7 A 5 | FILE RETRIEVAL CHARGES | 350.00 | Per file | - | \$ 3.50 | Per File | - |
| 5.1.7 A 6 | ISSUING OF ADDITIONAL LC AND AMENDMENT COPIES | - | Per Copy | 300.00 | - | Per Copy | \$ 3.00 |
| 5.1.7 A 7 | IN LIEU OF FOREIGN EXCHANGE / WHERE THERE ARE NO CONVERSION | - | | | \$ 0.25% | Of Bill Value (Min \$ 25) | - |
| 5.2 | EXPORTS | DBU | | | FCBU | | |
| 5.2.1 | DOCUMENTARY CREDITS | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.2.1 A | ADVICE OF DOCUMENTARY CREDITS | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.1 A 1 | PRE ADVICE - CHARGES ON BENEFICIARY - CUSTOMER | 750.00 | | - | \$ 20.00 | | - |
| 5.2.1 A 2 | PRE ADVICE - CHARGES ON BENEFICIARY - NON CUSTOMER | 1,000.00 | | - | \$ 25.00 | | - |
| 5.2.1 A 3 | PRE ADVICE - CHARGES ON ISSUING BANK | USD 25 | | - | \$ 25.00 | | - |
| 5.2.1 A 4 | OPERATING MAIL/TELEX/SWIFT/ADVISE | | | | | | |
| 5.2.1 A 4 a | CHARGES ON BENEFICIARY - CUSTOMER | 2,000.00 | | - | \$ 20.00 | | - |
| 5.2.1 A 4 b | CHARGES ON BENEFICIARY - NON CUSTOMER | 3,500.00 | | - | \$ 30.00 | | - |
| 5.2.1 A 4 c | CHARGES ON FOREIGN ISSUING BANK | USD 50 | | - | \$ 50.00 | | - |
| 5.2.1 A 4 d | CHARGES ON LOCAL ISSUING BANK | 3,000.00 | | - | \$ 30.00 | | - |
| 5.2.1 B | ADVICE OF AMENDMENTS TO A DOCUMENTARY CREDIT | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.1 B 1 | CHARGES ON BENEFICIARY - CUSTOMER | 2,000.00 | | - | \$ 20.00 | | - |
| 5.2.1 B 2 | CHARGES ON BENEFICIARY - NON CUSTOMER | 2,500.00 | | - | \$ 25.00 | | - |
| 5.2.1 B 3 | CHARGES ON FOREIGN ISSUING BANK | USD 30 | | - | \$ 30.00 | | - |
| 5.2.1 B 4 | CHARGES ON LOCAL ISSUING BANK | 2,000.00 | | - | \$ 20.00 | | - |
| 5.2.1 C | CANCELLATIONS (BEFORE THE EXPIRY) | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.1 C 1 | CHARGES ON BENEFICIARY - CUSTOMER | 2,000.00 | | - | \$ 20.00 | | - |
| 5.2.1 C 2 | CHARGES ON BENEFICIARY - NON CUSTOMER | 2,500.00 | | - | \$ 25.00 | | - |
| 5.2.1 C 3 | CHARGES ON ISSUING BANK | USD 40 | | - | \$ 40.00 | (Telex Charges USD 30) | - |
| 5.2.1 D | CONFIRMATION ON DOCUMENTARY CREDITS | LKR | REMARKS | LKR | USD | REMARKS | USD |
| | 0.25% to 2% for every 3 months or part thereof based on the country and bank risk | | | | | | |
| 5.2.1 D 1 | CHARGES ON BENEFICIARY - CUSTOMER | 3,000.00 | | - | \$ 30.00 | | - |
| 5.2.1 D 2 | CHARGES ON BENEFICIARY - NON CUSTOMER | 6,000.00 | | - | \$ 60.00 | | - |
| 5.2.1 D 3 | CHARGES ON ISSUING BANK | USD 75 | | - | \$ 75.00 | | - |

| 5.0 TRADE SERVICES | | | | | | | |
|---------------------------------------|---|------------|---|-------|------------|----------------|-------|
| 5.2.1 E | TRANSFER OF DOCUMENTARY CREDIT | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.1 E 1 | TRANSFER OF DOCUMENTARY CREDIT | 5,000.00 | Per Transfer | - | \$ 50.00 | Per Transfer | - |
| 5.2.1 E 2 | CHARGES ON ISSUING BANK | USD 75 | | - | \$ 75.00 | | - |
| 5.2.1 F | TRANSFER OF AMENDMENTS | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.1 F 1 | CHARGES ON TRANSFEROR/TRANSFEE | 3,500.00 | | - | \$ 35.00 | | - |
| 5.2.1 F 2 | CHARGES ON ISSUING BANK | USD 75 | | - | \$ 75.00 | | - |
| 5.2.1 G | CANCELLATION OF A TRANSFER | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.1 G 1 | CHARGES ON TRANSFEROR/TRANSFEE | 2,500.00 | | - | \$ 25.00 | | - |
| 5.2.1 G 2 | CHARGES ON ISSUING BANK | USD 75 | | - | \$ 75.00 | | - |
| 5.2.2 | EXPORT BILLS | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| 5.2.2 A | NEGOTIATION OF BILLS UNDER LC OR PURCHASING OF DP, DA | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.2 A 1 | EXCHANGE INCOME EARNED | 3,500.00 | | - | 0.25% | USD 35 Minimum | - |
| 5.2.2 A 2 | NO EXCHANGE INCOME EARNED | 0.25% | of the document value- 3,500.00 Minimum | - | - | | - |
| 5.2.2 A 3 | LOCAL BILLS | 3,500.00 | | - | \$ 35.00 | | - |
| IN ADDITION TO 'A' - 'B' OR 'C' ABOVE | | | | | | | |
| 5.2.2 A 4 | POSTAGE (if applicable) | 1,000.00 | | - | \$ 20.00 | | - |
| 5.2.2 A 5 | LOCAL COURIER | 500.00 | | - | \$ 5.00 | | - |
| 5.2.2 A 6 | FOREIGN COURIER | USD 30 | equivalent in rupees | - | \$ 30.00 | | - |
| 5.2.2 B | BILLS SENT ON COLLECTION WITHOUT NEGOTIATION OR DA/DP WITHOUT PURCHASE | | | | | | |
| 5.2.2 B 1 | EXCHANGE INCOME EARNED | 3,500.00 | | - | 0.25% | USD 35 Minimum | - |
| 5.2.2 B 2 | NO EXCHANGE INCOME EARNED | 0.25% | 3,500.00 Minimum | - | - | | - |
| 5.2.2 B 3 | LOCAL BILLS | 3,500.00 | | - | \$ 35.00 | | - |
| IN ADDITION TO 'A' - 'B' OR 'C' ABOVE | | | | | | | |
| 5.2.2 B 4 | POSTAGE (if applicable) | 1,000.00 | | - | \$ 10.00 | | - |
| 5.2.2 B 5 | LOCAL COURIER | 500.00 | Minimum | - | \$ 5.00 | | - |
| 5.2.2 B 6 | FOREIGN COURIER | 2,500.00 | Minimum | - | \$ 25.00 | | - |
| 5.2.2 B 7 | CLOSURE OF BILLS DUE TO NON RECEIPT OF PROCEEDS | 2,500.00 | | - | \$ 25.00 | | - |
| 5.2.2 B 8 | PART REALIZATION OF BILLS | 500.00 | | - | \$ 5.00 | | - |
| 5.2.2 C | HANDLING CHARGES ON OVERDUE BILLS | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.2 C 1 | SIGHT BILLS -OVERDUE FOR 30 DAYS FROM THE DATE OF THE EXPECTED DUE DATE | 500.00 | Per Month | - | \$ 5.00 | Per Month | - |
| 5.2.2 C 2 | USANCE BILLS- 30 DAYS FROM THE DUE DATE | 1,000.00 | Per Month | - | \$ 10.00 | Per Month | - |
| 5.2.2 D | BILLS RETURNED UNPAID | 1,500.00 | | - | \$ 15.00 | | - |

| 5.0 TRADE SERVICES | | | | | | | |
|--------------------|--|------------|-----------------|----------|------------|----------|----------|
| 5.2.3 | DUTY REBATES | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| | | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.3 A | DUTY REBATE ON COLLECTION | 1,000.00 | Per Application | - | - | | - |
| 5.2.3 B | CERTIFICATION FEE - (Per Set of Invoice & Transport Documents) | 200.00 | | - | - | | - |
| 5.2.4 | MISCELLANEOUS | COMMISSION | | SWIFT | COMMISSION | | SWIFT |
| | | LKR | REMARKS | LKR | USD | REMARKS | USD |
| 5.2.4 A | CHARGES ON OUR CUSTOMERS | - | | 1,500.00 | - | | \$ 15.00 |
| 5.2.4 B | CHARGES ON NON CUSTOMERS | - | | 2,000.00 | - | | \$ 20.00 |
| 5.2.4 C | ISSUING BANK/DRAWEE | - | | USD 20 | - | | \$ 20.00 |
| 5.2.4 D | REMITTING FOREIGN BANK CHARGES/AGENCY | - | | 1,500.00 | - | | \$ 15.00 |
| 5.2.4 E | FILE RETRIEVAL CHARGES | 350.00 | Per File | - | \$ 3.50 | Per File | - |
| 5.2.4 F | REPLY TO SWIFT MESSAGES - (only if charges can be claimed) | - | | USD 25 | - | | \$ 25.00 |
| 5.2.4 G | ISSUING ADDITIONAL LC AND AMENDMENT COPIES | - | Per Copy | 1,500.00 | - | | \$ 15.00 |
| NOTE 01: | POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS | | | | | | |
| NOTE 02: | CHARGES FOR ALL FOREIGN CURRENCY FACILITIES SHOULD BE RECOVERED IN THE RESPECTIVE CURRENCY IN EQUIVALENT OF THE LKR AMOUNTS PROVIDED ABOVE THE SPOT RATE SHOULD BE APPLIED WHEN DETERMINING THE FOREIGN CURRENCY EQUIVALENT OF THE ABOVE LKR CHARGES | | | | | | |

| 6.0 LOANS, ADVANCES AND BANK GUARANTEES | | | |
|---|--|---------------------------|--|
| | ADMINISTRATION / LEGAL FEES / PROCESSING FEES TYPE | ADMINISTRATIVE FEES (LKR) | |
| | | LKR | REMARKS |
| 6.1 | ADMINISTRATION FEE ON LOANS AND ADVANCES OTHER THAN PERSONAL LOANS | | |
| 6.1.1 | TOTAL VALUE IS LESS THAN LKR 1 MN | 2,000.00 | |
| 6.1.2 | TOTAL VALUE IS OVER LKR 1 MN | 2,000/- + 0.1% * | *0.1% of the excess of the consideration over Rs 1.0 Mn. Maximum of Rs 500,000/- |
| 6.1.3 | RENEWAL / REVIEW OF EXISTING BANK FACILITIES | | |
| 6.1.3.1 | TOTAL VALUE IS LESS THAN LKR 1 MN | 2,500.00 | |
| 6.1.3.2 | TOTAL VALUE IS BETWEEN LKR 1,000,001/- AND LKR 10,000,000/- | 10,000.00 | |
| 6.1.3.3 | TOTAL VALUE IS BETWEEN LKR 10,000,001/- AND LKR 25,000,000/- | 15,000.00 | |
| 6.1.3.4 | TOTAL VALUE IS ABOVE LKR 25,000,001/- | 20,000.00 | |
| 6.2 | LOAN PROCESSING FEE | LKR | REMARKS |
| 6.2.1 | TITLE EXAMINATION - FACILITIES LESS THAN LKR 3M | 3,000.00 | |
| 6.2.2 | TITLE EXAMINATION - FACILITIES OF LKR 3M AND ABOVE | 5,000.00 | |
| 6.2.3 | CONSIDERATION OF THE MORTGAGE BOND (Immovable & Movable) | LKR | REMARKS |
| 6.2.3.1 | CONSIDERATION IS LKR 500,000/- OR LESS | 5,000.00 | |
| 6.2.3.2 | CONSIDERATION IS LKR 500,001/- TO LKR 1,000,000/- | 1.0% | Of the consideration |
| 6.2.3.3 | CONSIDERATION IS LKR 1,000,001/- TO LKR 2,000,000/- | 10,000.00 | Plus 0.5% of the excess of the consideration over Rs1.0 Mn |
| 6.2.3.4 | CONSIDERATION IS BETWEEN LKR 2,000,001/- AND LKR 10,000,000/- | 15,000.00 | Plus 0.25% of the excess of the consideration over Rs2.0 Mn |
| 6.2.3.5 | CONSIDERATION IS BETWEEN LKR 10,000,001/- AND LKR 25,000,000/- | 50,000.00 | |
| 6.2.3.6 | CONSIDERATION IS BETWEEN LKR 25,000,001/- AND LKR 50,000,000/- | 60,000.00 | |
| 6.2.3.7 | CONSIDERATION IS BETWEEN LKR 50,000,001/- AND LKR 100,000,000/- | 100,000.00 | |
| 6.2.3.8 | MORTGAGE BONDS IN WHICH THE CONSIDERATION OVER LKR 100,000,000/- | 150,000.00 | |
| 6.2.4.1 | PROCESSING FEES ON FACILITIES SECURED BY EXISTING MORTGAGES LKR 0 - LKR 10,000,000 | 0.25% | On the loan amount secured. Minimum Rs.2,500/- |
| 6.2.4.2 | PROCESSING FEES ON FACILITIES SECURED BY EXISTING MORTGAGES LKR 10,000,001 AND ABOVE | 25,000.00 | Plus 0.125% of the excess of the consideration over Rs.10.0Mn, Maximum Rs.50,000/- |
| 6.2.5 | PROCESSING FEES ON FACILITIES SECURED BY CASH COLLATERAL | 1,000.00 | Per Facility |
| 6.2.6 | PROCESSING FEES ON NEW / ENHANCEMENT OF FACILITY - Per Facility | As per 6.2.3 & 6.3 | |
| 6.2.7 | PFS LOAN PROCESSING FEE | LKR | REMARKS |
| 6.2.7.1 | FACILITIES UPTO LKR 1 MN | 5,000.00 | |
| 6.2.7.2 | FACILITIES ABOVE LKR 1 MN | 10,000.00 | |
| 6.2.7.3 | SITE INSPECTION CHARGES | 50.00 | Per Km |
| 6.2.7.4 | PART SECURITY RELEASE | 2,500.00 | Per Release |
| 6.2.8 | MARGIN TRADING FACILITIES PROCESSING FEE | LKR | REMARKS |
| 6.2.8.1 | FACILITY LIMITS LESS THAN LKR 1 MN | 5,000.00 | |
| 6.2.8.2 | FACILITIES UP TO LKR 50 MN | 10,000.00 | |
| 6.2.8.3 | FACILITIES ABOVE LKR 50 MN | 15,000.00 | |
| 6.3 | CONSIDERATION OF THE PERSONAL / CORPORATE GUARANTEES (EXCEPT PERSONAL LOANS) | LKR | REMARKS |
| 6.3.1 | CONSIDERATION IS LKR 500,000/- OR LESS | 3,000.00 | |

| 6.0 LOANS, ADVANCES AND BANK GUARANTEES | | | |
|---|---|--------------------|--|
| 6.3.2 | CONSIDERATION IS LKR 500,001/- TO LKR 1,000,000/- | 5,000.00 | |
| 6.3.3 | CONSIDERATION IS LKR 1,000,001/- TO LKR 2,000,000/- | 7,500.00 | |
| 6.3.4 | CONSIDERATION IS BETWEEN LKR 2,000,001/- AND LKR 10,000,000/- | 10,000.00 | |
| 6.3.5 | CONSIDERATION IS BETWEEN LKR 10,000,001/- AND LKR 50,000,000/- | 15,000.00 | |
| 6.3.6 | CONSIDERATION OVER LKR 50,000,001/- | 20,000.00 | |
| 6.4 | ALL MOVABLE MORTGAGE BONDS PREPARED AND SENT ONLY FOR ATTESTATION | Same as above | |
| 6.5 | EXECUTION OF 47A DECLARATION | 2,500.00 | |
| 6.6 | DEED OF RELEASE (Unless amount is specified in Terms & Conditions) | 5,000.00 | |
| 6.7 | DEED OF DISCHARGE | 5,000.00 | |
| 6.8 | RESCHEDULING FEE | LKR | REMARKS |
| 6.8.1 | IF LOAN BALANCE IS BELOW LKR 1,000,000/- | 3,000.00 | |
| 6.8.2 | IF LOAN BALANCE IS BETWEEN LKR 1,000,001/- TO LKR 5,000,000/- | 7,500.00 | |
| 6.8.3 | IF LOAN BALANCE IS BETWEEN LKR 5,000,001/- TO LKR 10,000,000/- | 10,000.00 | |
| 6.8.4 | IF FACILITIES ARE OVER LKR 10,000,000/- | 0.10% | of the remaining loan balance. Maximum Rs 250,000/- |
| 6.9 | REVOLVING FACILITY CHARGE | LKR | REMARKS |
| 6.9.1 | DISBURSEMENT OF SUB LOANS AND ISSUANCE OF GUARANTEES UNDER APPROVED REVOLVING FACILITY | 300.00 | Per Transaction |
| 6.9.2 | REVOLVING FACILITY DUE DATE EXTENSIONS | | |
| 6.9.2.1 | FACILITIES LESS THAN RS.25.0 M | 2,500.00 | |
| 6.9.2.2 | FACILITIES ABOVE RS.25.0 M | 5,000.00 | |
| 6.10 | OTHER FEES | LKR | REMARKS |
| 6.10.1 | CRIB AND DOCUMENTATION CHARGES | 1,500.00 | |
| 6.10.2 | ISSUING LETTERS TO THIRD PARTIES | 250.00 | Per a letter |
| 6.10.3 | ISSUING PHOTOCOPIES OF DOCUMENTS | 50.00 | Per page |
| 6.10.4 | MORTGAGE BOND REGISTRATION FEES (If done through a third party) | 1,750/- To 7,500/- | Per a bond |
| 6.11 | BANK GUARANTEES | LKR | REMARKS |
| | FEES ON BANK GUARANTEES | | |
| 6.11.1 | BACKED BY CASH MARGIN - Free of any interest payment | 1% | Per Annum 0.25% per qtr. or any part thereof Minimum Rs. 1,000/- |
| 6.11.2 | SECURED BY INTEREST BEARING DEPOSITS | 2% | Per Annum 0.5% per qtr. or any part thereof Minimum Rs. 2,000/- |
| 6.11.3 | OTHER SECURITIES INCLUDING MORTGAGES | 3% | Per Annum 0.75% per qtr. or any part thereof Minimum Rs. 2,000/- |
| NOTE 01: | POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS | | |
| NOTE 02: | CHARGES FOR ALL FOREIGN CURRENCY FACILITIES SHOULD BE RECOVERED IN THE RESPECTIVE CURRENCY IN EQUIVALENT OF THE LKR AMOUNTS PROVIDED ABOVE THE SPOT RATE SHOULD BE APPLIED WHEN DETERMINING THE FOREIGN CURRENCY EQUIVALENT OF THE ABOVE LKR CHARGES | | |

| 7.0 FINANCE LEASING | | | |
|---------------------|---|-----------|-----------------------------------|
| 7.1 | PROCESSING FEES | LKR | REMARKS |
| 7.1.1 | FOR SINGLE LEASE FACILITIES | | |
| 7.1.1 A | 0/- To 1,500,000/- | 6,000.00 | |
| 7.1.1 B | 1,500,001/- To 2,500,000/- | 7,500.00 | |
| 7.1.1 C | 2,500,001/- To 10,000,000/- | 15,000.00 | |
| 7.1.1 D | 10,000,001/- To 15,000,000/- | 20,000.00 | |
| 7.1.1 E | 15,000,001/- To 25,000,000/- | 25,000.00 | |
| 7.1.1 F | 25,000,001/- To 40,000,000/- | 30,000.00 | |
| 7.1.1 G | 40,000,001/- To 60,000,000/- | 40,000.00 | |
| 7.1.1 H | 60,000,001/- To ABOVE | 50,000.00 | |
| 7.1.2 | FOR BULK LEASE FACILITIES | | |
| 7.1.2 A | Same as above (7.1.1) | | Plus 1000/- Per Trial Calculation |
| 7.3 | TERMINATION FEES | LKR | REMARKS |
| | LEASE FACILITY AMOUNT | | |
| 7.3.1 | FOR ANY LEASE FACILITY AMOUNT | 6,000.00 | + VAT |
| 7.3.2 | ADDENDUM TO THE LEASE INDENTURE | 7,500.00 | + VAT |
| 7.4 | OTHER FEES | LKR | REMARKS |
| 7.4.1 | CRIB AND DOCUMENTATION CHARGES | 1,500.00 | |
| 7.4.2 | ISSUING LETTERS TO 3RD PARTIES | 250.00 | Per a Letter |
| 7.4.3 | ISSUING PHOTOCOPIES OF DOCUMENTS | 50.00 | Per Page |
| NOTE 01 : | POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS | | |
| NOTE 02 : | CHARGES FOR ALL FOREIGN CURRENCY FACILITIES SHOULD BE RECOVERED IN THE RESPECTIVE CURRENCY IN EQUIVALENT OF THE LKR AMOUNTS PROVIDED ABOVE THE SPOT RATE SHOULD BE APPLIED WHEN DETERMINING THE FOREIGN CURRENCY EQUIVALENT OF THE ABOVE LKR CHARGES | | |

| 8.0 INTERNET BANKING | | | |
|----------------------|--|----------|---|
| 8.1 | SIGN UP FEE | LKR | REMARKS |
| 8.1.1 | INDIVIDUAL APPLICANTS | FREE | |
| 8.1.2 | CORPORATE APPLICANTS | FREE | |
| 8.2 | TRANSFERS | LKR | REMARKS |
| 8.2.1 | INTERNAL FUND TRANSFERS | FREE | |
| 8.2.2 | SLIPS TRANSFERS | 50.00 | |
| 8.2.3 | TELEGRAPHIC TRANSFERS | LKR | REMARKS |
| 8.2.3 A | FROM LKR ACCOUNTS - COMMISSION | 1,000.00 | |
| 8.2.3 B | FROM LKR ACCOUNTS - AMENDMENT CHARGES | 2,000.00 | |
| 8.2.3 C | CORRESPONDING BANK CHARGES - OTHER THAN USD | 3,500.00 | USD 35/- FOR NRFC / RFC Prabhu / Premier - 50% waived off Premier plus - Free |
| 8.2.3 D | CORRESPONDING BANK CHARGES - USD | 2,000.00 | USD 20/- FOR NRFC / RFC Prabhu / Premier - 50% waived off Premier plus - Free |
| 8.2.3 E | SWIFT CHARGES | 1,000.00 | USD 10/- FOR NRFC / RFC Prabhu / Premier - 50% waived off Premier plus - Free |
| 8.2.3 F | FROM NRFC / RFC ACCOUNTS - COMMISSION | USD 10 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 8.2.3 G | FROM NRFC / RFC - AMENDMENT | USD 20 | Prabhu / Premier - 50% waived off Premier plus - Free |
| 8.3 | STANDING ORDERS | LKR | REMARKS |
| 8.3.1 | SET UP OF STANDING ORDERS | FREE | |
| 8.3.2 | CANCELLATION OF STANDING ORDERS | FREE | |
| 8.4 | PAY ORDERS | LKR | REMARKS |
| 8.4.1 | REQUEST FOR PAY ORDERS - COLLECTED BY THE CUSTOMER | 400.00 | |
| 8.4.2 | REQUEST FOR PAY ORDERS - SEND TO BENEFICIARY | 400.00 | Registered Post Charges |
| 8.5 | STOP CHEQUE REQUESTS | LKR | REMARKS |
| 8.5.1 | WITH FUNDS | 750.00 | |
| 8.5.2 | WITHOUT FUNDS | 750.00 | |
| 8.6 | CHEQUE BOOK REQUESTS | LKR | REMARKS |
| 8.6.1 | GENERAL | 20.00 | Per Leaf + VAT + Postage if Applicable |
| 8.6.2 | PRABHU | FREE | First Cheque Book Only, Afterwards as per 8.6.1 |
| 8.6.3 | PREMIER | FREE | |
| 8.6.4 | PREMIER PLUS | FREE | |
| 8.7 | BULK TRANSACTIONS | LKR | REMARKS |
| 8.7.1 | INTERNAL TRANSFERS | FREE | |
| 8.7.2 | SALARY PAYMENTS | FREE | |
| 8.7.3 | SLIPS | 50.00 | Per Transaction |
| 8.7.4 | PAY ORDERS | 400.00 | Postage if Applicable |
| 8.8 | UTILITY BILL PAYMENTS | LKR | REMARKS |
| 8.8.1 | ALL UTILITY SERVICE PROVIDERS | FREE | |

NOTE 1: POSTAGE AND COURIER CHARGES WILL BE RECOVERED ON ACTUALS