

DFCC Bank PLC

Tariff 2018

Version 2.4

ACCOUNT OPERATIONS					
NO.	DESCRIPTION	NORMAL		PREMIER	
		LKR	FCY	LKR	FCY
1.1	Initial Deposit - CASA				
1.1.1	Current Account - Business	50,000	USD 100 or equivalent in any other authorised FCY	N/A	N/A
1.1.2	Current Account - Personal	25,000	USD 100 or equivalent in any other authorised FCY	25,000	USD 100 or equivalent in any other authorised FCY
1.1.3	Salary Booster - Personal	First salary remittance	First salary remittance in USD	First salary remittance	N/A
1.1.4	Any Savings Account - Business	10,000	USD 100 or equivalent in any other authorised FCY	N/A	N/A
1.1.5	Mega Bonus - Personal	1,000	USD 100 or equivalent in any other authorised FCY	1,000	USD 100 or equivalent in any other authorised FCY
1.1.6	Supreme Vasi - Personal	5,000	USD 100 or equivalent in any other authorised FCY	5,000	USD 100 or equivalent in any other authorised FCY
1.1.7	Extreme Saver - Personal	5,000	USD 100 or equivalent in any other authorised FCY	5,000	USD 100 or equivalent in any other authorised FCY
1.1.8	Junior Savings	1,000	USD 100 or equivalent in any other authorised FCY	N/A	N/A
1.1.9	Junior Plus	100,000	USD 1,000 or equivalent in any other authorised FCY	N/A	N/A
1.1.10	Senior Citizens	10,000	N/A	10,000	N/A
1.1.11	Float Savings	100,000	N/A	100,000	N/A
1.2	Minimum Deposit - Fixed Deposits				
1.2.1	General	10,000	USD 500 or equivalent in any other authorised FCY	10,000	USD 500 or equivalent in any other authorised FCY
1.2.2	Senior Citizens	100,000	N/A	100,000	N/A
1.2.3	Call Deposits	100,000	N/A	100,000	N/A
1.2.4	Certificates of Deposits	100,000	N/A	100,000	N/A
1.3	Current Account Specific Charges				
1.3.1	Issuance of Cheque Books				
1.3.1.1	Cheque books	20 per leaf + VAT + Postage where applicable	N/A	Free	N/A
1.3.1.2	Loose cheque leaves	1,000 per leaf + VAT	N/A	Free	N/A
1.3.1.3	Continuous cheque leaves - per order	Actual cost + 5 per leaf	N/A	N/A	N/A
1.3.1.4	Postage on cheque book dispatch	100 per parcel + postage	N/A	Free	N/A
1.3.2	Stop Payments				
1.3.2.1	Without funds	3,500 per cheque	N/A	3,500 per cheque	N/A
1.3.2.2	With funds	1,000 per cheque	N/A	1,000 per cheque	N/A
1.3.2.3	Entire cheque book - lost cheque books	3,000 per book	N/A	3,000 per book	N/A
1.3.2.4	Cancellation of stop payment instructions	300 per cheque	N/A	300 per cheque	N/A
1.3.2.5	Issuance of Duplicate Cheque Return Notification (CRN)	1,000 per cheque	N/A	1,000 per cheque	N/A

ACCOUNT OPERATIONS					
NO.	DESCRIPTION	NORMAL		PREMIER	
		LKR	FCY	LKR	FCY
1.3.3	Inward Cheque Returns				
1.3.3.1	First return	100 per cheque + postage if applicable	N/A	100 per cheque + postage if applicable	N/A
1.3.3.2	Second return	275 per cheque + postage if applicable	N/A	275 per cheque + postage if applicable	N/A
1.3.4	Outward Cheque Returns				
1.3.4.1	Refer to drawer	3,000 per cheque	N/A	3,000 per cheque	N/A
1.3.4.2	Payment postponed	3,500 per cheque	N/A	3,500 per cheque	N/A
1.3.4.3	Technical error cheques				
1.3.4.3.1	Amount in words and figures differ	500 per cheque	N/A	500 per cheque	N/A
1.3.4.3.2	Drawer's signature differs from the specimen	500 per cheque	N/A	500 per cheque	N/A
1.3.4.3.3	Alteration not confirmed by the drawer	500 per cheque	N/A	500 per cheque	N/A
1.3.4.3.4	Cheque incomplete	500 per cheque	N/A	500 per cheque	N/A
1.3.4.3.5	Cheque not drawn in accordance with the mandate	500 per cheque	N/A	500 per cheque	N/A
1.3.4.3.6	Cheque irregularly drawn	500 per cheque	N/A	500 per cheque	N/A
1.3.4.3.7	Payment of technical error cheques	750 per cheque	N/A	750 per cheque	N/A
1.3.5	Cheques Marked for Payment				
1.3.5.1	Outward	3,000 per cheque	N/A	3,000 per cheque	N/A
1.3.5.2	If sent on collection	1,500 per cheque + actual transport cost	N/A	1,500 per cheque + actual transport cost	N/A
1.3.5.3	If purchased	0.35% of the value or 1,000 - whichever is higher	N/A	0.35% of the value or 1,000 - whichever is higher	N/A
1.3.5.4	Inward - DFCC cheque	2,000 per cheque + pay order charges	N/A	2,000 per cheque + pay order charges	N/A
1.3.6	Cheque Referral Charges				
1.3.6.1	Inward	100 per cheque	N/A	100 per cheque	N/A
1.3.6.2	Counter	100 per cheque	N/A	100 per cheque	N/A
1.3.6.3	Transfer	100 per cheque	N/A	100 per cheque	N/A
1.3.7	Cheque Purchases				
1.3.7.1	Cheque purchase fee	1.5% of the value Min. 2,500 per cheque	N/A	1.5% of the value Min. 2,500 per cheque	N/A
1.3.8	Handling Post Dated Cheques				
1.3.8.1	With facility	5,000 per month	N/A	N/A	N/A
1.3.8.2	Without facility	2,000 per month	N/A	N/A	N/A
1.3.9	Intra-day Excesses - Current accounts overdrawn in excess of the limit and settled within the day				
1.3.9.1	LKR 0 - 250,000	Free	N/A	Free	N/A
1.3.9.2	LKR 250,001 - 400,000	150	N/A	Free	N/A
1.3.9.3	LKR 400,001 - 750,000	250	N/A	Free	N/A
1.3.9.4	LKR 750,001 - 1,000,000	400	N/A	Free	N/A
1.3.9.5	LKR 1,000,001 - 5,000,000	500	N/A	Free	N/A
1.3.9.6	LKR 5,000,001 - 10,000,000	2,000	N/A	Free	N/A
1.3.9.7	LKR 10,000,001 - 50,000,000	3,000	N/A	Free	N/A

ACCOUNT OPERATIONS					
NO.	DESCRIPTION	NORMAL		PREMIER	
		LKR	FCY	LKR	FCY
1.3.9.8	LKR 50,000,001 - 100,000,000	5,000	N/A	Free	N/A
1.3.9.9	LKR 100,000,000 and above	10,000	N/A	Free	N/A
1.4	Statement Charges - All CASA Accounts				
1.4.1	Daily - Over the counter	1,500 per month	USD 15 per month	Free	Free
1.4.2	Weekly - Over the counter	1,000 per month	USD 10 per month	Free	Free
1.4.3	Monthly - By post	Free	Free	Free	Free
1.4.4	Temporary statements on request - Over the counter	250 per request	USD 2 per request	Free	Free
1.4.5	eStatements - Daily (includes PDF, MT940)	500 per month*	USD 5 per month*	Free	Free
1.4.6	eStatements - Weekly	250 per month*	USD 3 per month*	Free	Free
1.4.7	eStatements - Monthly	Free	Free	Free	Free
1.4.8	Passbook accounts	250 per request	N/A	Free	Free
1.5	Fixed Deposit Interest Payment				
1.5.1	DFCC Bank - Internal transfers	Free	Free	Free	Free
1.5.2	Other Banks - SLIPS	50	N/A	Free	Free
1.5.3	Other Banks - RTGS	1,000	USD 10	500	USD 5
1.5.4	Other Banks - Pay order	400	Refer OTT charges	400	Refer OTT charges
1.6	Service Charges				
1.6.1	Minimum balance maintenance for current accounts: If the balance falls below LKR 15,000 during the month	500 per month	USD 0.50 per month or equivalent in any other authorised FCY	Free	N/A
1.6.2	Issuance of duplicate passbook	Free	N/A	Free	N/A
1.6.3	Dormant account maintenance fee - if the balance is below LKR 1,000	100 per month	USD 1 per month or equivalent in any other authorised FCY	100 per month	USD 1 per month or equivalent in any other authorised FCY
1.6.4	Issuance of duplicate FD certificates	1,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	500 per certificate	USD 5 per month or equivalent in any other authorised FCY
1.6.5	Savings account closure	100 per account	USD 1 per account or equivalent in any other authorised FCY	Free	Free
1.6.6	Current account closure - Voluntary	100 per account	USD 1 per account or equivalent in any other authorised FCY	Free	Free
1.6.7	Current account closure - Due to unsatisfactory conduct	Max. 2,000 per account or available balance	N/A	Max. 2,000 per account or available balance	N/A
Where unspecified, the normal tariff shall apply to premier and staff category customers					
Where specified 15% VAT shall apply					

SERVICES					
NO.	DESCRIPTION	NORMAL		PREMIER	
		LKR	FCY	LKR	FCY
2.1	Fund Transfers - Over the Counter				
2.1.1	DFCC Bank - Internal transfers	Free	Free	Free	Free
2.1.2	Other Banks - SLIPS	50 per transaction	N/A	Free	N/A
2.1.3	Other Banks - CEFTS	100 per transaction	N/A	Free	N/A
2.1.4	Other Banks - RTGS (CBSL 450 + Bank 550)	1,000 per transaction	USD 10 per transaction	500	USD 5 per transaction
2.2	Salaries				
2.2.1	Processing of salaries to DFCC Bank accounts	1,000 per month	N/A	N/A	
2.3	Standing Orders				
2.3.1	Setup	250	USD 3 or equivalent in any other authorised FCY	Free	Free
2.3.2	Amendment	250	USD 3 or equivalent in any other authorised FCY	Free	Free
2.3.3	Cancellation	100	USD 1 or equivalent in any other authorised FCY	Free	Free
2.3.4	Charge for lack of funds	150	USD 1 or equivalent in any other authorised FCY	Free	Free
2.4	Sweeping Facility				
2.4.1	Setup - Personal/Business	1,000	N/A	Free	Free
2.4.2	Monthly fee - Personal	100	N/A	Free	Free
2.4.3	Monthly fee - Business	100	N/A	Free	Free
2.5	Pay Orders				
2.5.1	Issuance of Pay Orders				
2.5.1.1	Account holder	400	N/A	Free	N/A
2.5.1.2	Non-account holder	1,000	N/A	N/A	N/A
2.5.2	Cancellation of Pay Orders				
2.5.2.1	Account holder	1,000	N/A	1,000	N/A
2.5.2.2	Non-account holder	1,000	N/A	N/A	N/A
2.6	Debit Cards				
2.6.1	Personalised Debit Cards - Only for Premier Customers				
2.6.1.1	New card	N/A	N/A	Free	Free
2.6.1.2	Replacement card - lost/damaged card	N/A	N/A	Free	Free
2.6.1.3	PIN replacement	N/A	N/A	Free	Free
2.6.1.4	Annual fee	N/A	N/A	Free	Free
2.6.2	Pre-encoded Debit Cards				
2.6.2.1	New card	400	USD 5 or equivalent in any authorised currency	Free	Free
2.6.2.2	Replacement card - lost/damaged card	250	USD 3 or equivalent in any authorised currency	Free	Free
2.6.2.3	PIN replacement	250	USD 3 or equivalent in any authorised currency	Free	Free
2.6.2.4	Annual fee	400	USD 4 or equivalent in any authorised currency	Free	Free
2.7	ATM/Debit Card Charges				
2.7.1	Cash withdrawal from LankaPay ATM network	30		Free	Free

SERVICES					
NO.	DESCRIPTION	NORMAL		PREMIER	
		LKR	FCY	LKR	FCY
2.7.2	Balance inquiry from LankaPay ATM network	7.50	Equivalent LKR amount in the account currency at the prevailing exchange rate	Free	Free
2.7.3	Cash withdrawal from Foreign ATMs	300		300	Equivalent LKR amount in the account currency at the prevailing exchange rate
2.7.4	Balance inquiry from Foreign ATMs	100		100	
2.7.5	Overseas POS transactions	2% of the transaction value	2% of the transaction value	2% of the transaction value	2% of the transaction value
2.8	Traveller's Cards				
2.8.1	New card	400	USD 4	Free	Free
2.8.2	Encashment	300	USD 3	Free	Free
2.8.3	Commission on loads/re-loads	1% of the load/re-load value	1% of value	Free	Free
2.9	Safe Deposit Lockers				
2.9.1	Small				
2.9.1.1	Deposit	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings
2.9.1.2	Rental	4,500 per annum + VAT	USD 50 per annum	Free	Free
2.9.2	Large				
2.9.2.1	Deposit	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings
2.9.2.2	Rental	6,000 per annum + VAT	USD 65 per annum	Free	Free
2.9.3	Maintenances				
2.9.3.1	Replacement of keys/locks	Actual Cost + 25% of the cost	Actual Cost + 25% of the cost	Actual Cost + 25% of the cost	Actual Cost + 25% of the cost
2.10	Balance Confirmation Letters				
2.10.1	Personal To embassies, universities, auditors, inland revenue, others	250	USD 3	Free	Free
2.10.2	Business To embassies, universities, auditors, inland revenue, others	1,000	USD 10	N/A	N/A
2.11	SMS Alerts				
2.11.1	Personal	250 per customer per annum	Free	Free	Free
2.11.2	Business - SMS alerts, e-alert, trade alerts For all services/per single service	1,000 per customer per annum	USD 10	N/A	N/A
2.12	Vardhana Virtual Wallet				
2.12.1	Third Party Fund Transfers If the funds are sent to an invalid mobile number or the recipient does not utilise the funds within 14 days, same will be reversed back to the sender subjected to a fee.	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value
2.12.2	Gift Cards If the gift card is not utilised by the expiry date then the funds will be reversed back to the sender subjected to a fee.	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value
2.13	Fee on Bill Payments				
2.13.1	Any utility bill payment (excluding Ceylon Electricity Board)	25 per bill	Free	Free	Free
2.14	Retrieval of Documents				
2.14.1	Any document	500 per document	Free	Free	Free
2.15	Cash Orders				
2.15.1	Preparation of cash denominations	1,500 per order	Free	Free	Free
2.15.2	Supply of coins	2,000 per order	Free	Free	Free
Where unspecified, the normal tariff shall apply to premier and staff category customers					
Where specified 15% VAT shall apply					

FOREIGN CURRENCY				
NO.	DESCRIPTION	DBU - LKR		FCBU
		NORMAL	PREMIER	
3.1	Currency Notes			
3.1.1	Issuance			
3.1.1.1	Cash	1% of the value Min. 500	1% of the value Min. 500	N/A
3.1.1.2	From LKR accounts	1% of the value Min. 500	1% of the value Min. 500	N/A
3.1.1.3	Foreign currency accounts	1% of the value Min. USD 5	1% of the value Min. USD 5	1% of the value Min. USD 5
3.1.1.4	Encashment of currency	500	Free	N/A
3.1.2	Deposits to Accounts			
3.1.2.1	LKR accounts	Free	Free	N/A
3.2.2.2	Foreign currency accounts	Free	Free	N/A
3.2	Issuance of Foreign Drafts			
3.2.1	From LKR Accounts			
3.2.1.1	Customer	750	750	N/A
3.2.1.2	Non customer	2,000	N/A	N/A
3.2.1.3	For import purposes	0.25% of the value - Min. 2,500 - Max. 4,000		N/A
3.2.2	From Foreign Currency Accounts			
3.2.2.1	Customer	USD 10	USD 10	USD 10
3.2.2.2	For import purposes	0.25% of the value - Min. USD 15 - Max. USD 25		
3.3	Purchase of USD Foreign Drafts Sent on Local Clearing			
3.3.1	LKR accounts	750	750	N/A
3.3.2	Foreign currency accounts	0.5% of the value Min. USD 5	0.5% of the value Min. USD 5	0.5% of the value Min. USD 5
3.4	Collection of Foreign Drafts			
3.4.1	LKR accounts	750 per collection + courier charges	750 per collection + courier charges	N/A
3.4.2	Foreign currency accounts	USD 5 per collection + courier charges	USD 5 per collection + courier charges	USD 5 per collection
3.5	Stop Payment of Foreign Drafts			
3.5.1	LKR accounts	4,000 + 750 SWIFT	4,000 + 750 SWIFT	N/A
3.5.1	Foreign currency accounts	USD 25 + USD 5 SWIFT	USD 25 + USD 5 SWIFT	USD 20
3.6	Cancellation of Foreign Drafts			
3.6.1	LKR accounts	4,000 + 750 SWIFT	4,000 + 750 SWIFT	N/A
3.6.2	Foreign currency accounts	USD 25 + USD 5 SWIFT	USD 25 + USD 5 SWIFT	USD 20
3.7	Telegraphic Transfers (TT)			
3.7.1	Outward Telegraphic Transfers (OTT)			
3.7.1.1	Commission	1,500	750	USD 10
3.7.1.2	Commission in foreign currency - import purposes	0.25% of the value (Min USD 50- USD 70) + correspondence bank charges + SWIFT		
3.7.1.3	Commission in LKR - import purposes	0.25% of the value (Min 4,000 - Max 7,000) + correspondence bank charges + SWIFT		N/A
3.7.1.4	Migration - LKR accounts	Commission 5,000 + correspondence bank charges + SWIFT	Commission 5,000 + correspondence bank charges + SWIFT	N/A

FOREIGN CURRENCY				
NO.	DESCRIPTION	DBU - LKR		FCBU
		NORMAL	PREMIER	
3.7.1.5	Amendment - foreign currency accounts	USD 20	USD 10	USD 10
3.7.1.6	Amendment - LKR accounts	3,000	1,500	
3.7.2	Correspondence Bank Charges			
3.7.2.1	Other than USD	FCY: USD 35 LKR: 5,250	FCY: USD 35 LKR: 5,250	USD 30
3.7.2.2	USD	FCY: USD 20 LKR: 3,000	FCY: USD 20 LKR: 3,000	USD 15
3.7.2.3	SWIFT	FCY: USD 10 LKR: 1,500	FCY: USD 5 LKR: 750	USD 15
3.7.3	Inward			
3.7.3.1	To LKR accounts	300	Free	-
3.7.3.2	To foreign currency accounts	USD 3 or equivalent in any FCY	Free	USD 3 or equivalent in any FCY
Where unspecified, the normal tariff shall apply to premier and staff category customers				
Where specified 15% VAT shall apply				

IMPORTS					
NO.	DESCRIPTION	DBU - LKR		FCBU	
		COMMISSION	SWIFT	COMMISSION	SWIFT
4.1	Imports				
4.1.1	Issuance of Documentary Credit				
4.1.1.1	Sight documentary credit (charged on the LC value + tolerance, if any)	0.25% per quarter or part thereof minimum 5,000	3,000	0.25% per quarter or part thereof minimum USD 50	USD 30
4.1.1.2	Usance documentary credit (charged on the LC value + tolerance, if any)	0.25% per quarter or part thereof minimum 5,000	3,000	0.25% per quarter or part thereof minimum USD 50	USD 30
4.1.1.3	Standby documentary credit	0.5% per quarter or part thereof minimum 5,500	3,000	0.5% per quarter or part thereof minimum USD 55	USD 30
4.1.1.4	Non issuance of processed documentary credit	5,000 per documentary credit	N/A	USD 50 per documentary credit	N/A
4.1.2	Amendments to Documentary Credit				
4.1.2.1	Value enhancement or validity extension - sight	0.25% of the value minimum 3,500	2,000	0.25% of the value minimum USD 35	USD 20
4.1.2.2	Value enhancement or validity extension - usance	0.25% of the value minimum 3,500	2,000	0.25% of the value minimum USD 35	USD 20
4.1.2.3	Any other amendments	3,000	2,000	USD 30	USD 20
4.1.2.4	Arranging documentary credit confirmations	3,000	N/A	USD 30	N/A
4.1.2.5	If amendment charges on beneficiary	Minimum USD 35	USD 20	Minimum USD 35	USD 20
4.1.2.6	Non issuance of processed documentary credit - amendments	2,000	USD 20	USD 20	USD 20
4.1.2.7	Cancellation of the LC - If the full LC value is un-utilised prior to 45 days after expiry	2,000	2,000	USD 20	USD 20
4.1.2.8	Issuance of draft LC copy	1,000 per LC	N/A	USD10	N/A
4.1.2.9	Issuance of draft amendment copy	750 per LC	N/A	USD 5	N/A
4.1.2.10	Reinstate closed documentary credit - handling charge	5,000	N/A	USD 50	N/A
4.1.3	Acceptance of Bills under Usance Letter of Credit				
4.1.3.1	Commission	0.375% per quarter or part thereof minimum 3,500	2,000	0.375% per quarter or part thereof minimum USD 30	USD 20
4.1.4	Settlement of Bills Under Documentary Credit				
4.1.4.1	Bill Payments				
4.1.4.1.1	Sight bills	3,000	2,000	USD 30	USD 20
4.1.4.1.2	Accepted bills	N/A	2,000		USD 20
4.1.4.1.3	Foreign currency received from another bank to settle DC bills	0.25% of the foreign currency value	N/A	0.25% of the foreign currency value	N/A
4.1.4.2	Discrepancy Charges				
4.1.4.2.1	Charges on applicant	4,000	2,000	USD 40	USD 20
4.1.4.2.2	Charges on beneficiary - ACU countries	USD 75	USD 20	USD 75	USD 20
4.1.4.2.3	Charges on beneficiary - All other countries	USD 85	USD 20	USD 85	USD 20
4.1.4.2.4	Local bills	6,000	N/A	N/A	N/A
4.1.5	Remittance of Proceeds				
4.1.5.1	Where funds have NOT been claimed even though reimbursement has been provided in DC				
4.1.5.1.1	Beneficiary	USD 20	N/A	USD 20	N/A
4.1.5.1.2	Applicant	3,000	N/A	USD 30	N/A
4.1.5.2	Where reimbursement of funds has not been provided in DC				
4.1.5.2.1	Charges on beneficiary - ACU countries	Min.USD 20 - Max. USD 35 + correspondence bank charges	N/A	USD 75 + correspondence bank charges	N/A
4.1.5.2.2	Charges on beneficiary - All other countries	Min.USD 20 - Max. USD 70 + correspondence bank charges	N/A	USD 35 + correspondence bank charges	N/A
4.1.5.2.3	Applicant	3,000	N/A	Min. USD 20 - Max. USD 70	N/A
4.1.5.2.4	Remittance made on behalf of another bank	USD 100	N/A	USD 100	N/A
4.1.6	Return of Documents to Foreign Banks				
4.1.6.1	Courier charges on applicant/Drawee	4,000	N/A	USD 40	N/A
4.1.6.2	Handling charges on applicant/Drawee	2,000	2,000	USD 20	USD 20
4.1.6.3	Courier charges on beneficiary/Principal	USD 50	N/A	USD 50	N/A
4.1.6.4	Handling charges on beneficiary/Principal	USD 50	2,000	USD 50	USD 20
4.1.7	Transfer of Documents to another Local Bank				

IMPORTS					
NO.	DESCRIPTION	DBU - LKR		FCBU	
		COMMISSION	SWIFT	COMMISSION	SWIFT
4.1.7.1	Handling fee	3,000	N/A	USD 30	N/A
4.1.8	Documentary Collections -Imports				
4.1.8.1	Charges on Drawee				
4.1.8.1.1	Documents against payment (DP)	0.3% minimum 4,000	2,000	0.3% minimum USD 40	USD 20
4.1.8.1.2	Acceptance commission (DA)	0.35% minimum 4,500	2,000	0.35% or Min USD 45	USD 20
4.1.8.1.3	DA bill payment	N/A	2,000	N/A	USD 20
4.1.8.1.4	Avalization	0.6% per quarter or part thereof minimum 3,000	2,000	0.6% per quarter or part thereof minimum USD 30	USD 20
4.1.8.1.5	Avalization bill payment	N/A	2,000	N/A	USD 20
4.1.8.2	Documents Against Acceptance (DA) - Extensions				
4.1.8.2.1	Charges on drawee	2,000	2,000	USD 20	USD 20
4.1.8.2.2	Charges on principle	0.4% minimum USD 40	USD 20	0.4% minimum USD 40	USD 20
4.1.8.2.3	Handling fee of direct DA documents	3,000	N/A	USD 30	N/A
4.1.8.2.4	Amendments to direct DA/DP documents	2,500	N/A	USD 25	N/A
4.1.8.3	Closure of DA Bills - Handling Charge				
4.1.8.3.1	Charges on drawee	2,000	2,000	USD 20	USD 20
4.1.8.3.2	Charges on principle	USD 100	USD 20	USD 100	USD 20
4.1.8.4	Holding Unpaid Matured DA Bills - After 3 months maturity				
4.1.8.4.1	Charges on drawee	2000 per month	USD 20	USD 20 per month	USD 20
4.1.8.4.2	Charges on principle	USD 25 per month	USD 20	USD 25 per month	USD 20
4.1.8.5	Part Settlement of DA Bills				
4.1.8.5.1	Charges on drawee	2,000 per part payment	N/A	USD 20	N/A
4.1.8.5.2	Charges on Principal	USD 20 per part payment	USD 20	USD 20	USD 20
4.1.8.6	Documents Released Free of Payment - Handling Charge				
4.1.8.6.1	Charges on drawee	3,000	N/A	USD 30	N/A
4.1.8.6.2	Charges on Principal	USD 50	N/A	USD 50	N/A
4.1.8.6.3	Assignment of proceeds	USD 100	N/A	USD 100	N/A
4.1.8.6.4	Non submission of original DA accepted draft	1,000 per week	N/A	USD 10 per week	N/A
4.1.9	Issuance of Shipping Guarantees				
4.1.9.1	Upto 1 month from the date of issuance - LC/DP/DA	0.35% minimum 5000 + VAT	N/A	0.35% minimum USD 50	N/A
4.1.9.2	After 1 month until cancellation	2,500 per month	N/A	USD 25 per month	N/A
4.1.10	Endorsement of the 1/3 of the Bill of Lading				
4.1.10.1	Upto 1 month	0.25% minimum 3,000	N/A	0.25% minimum USD 30	N/A
4.1.10.2	After 1 month until cancellation	2,500 per month	N/A	USD 25 per month	N/A
4.1.11	Endorsement of invoices and airway bill for customs purposes				
4.1.11.1	Bill of lading surrender	0.25% minimum 3,000	N/A	0.25% minimum USD 30	N/A
4.1.11.2	After 1 month until cancellation	2,500 per month	N/A	USD 25 per month	N/A
4.1.12	Miscellaneous				
4.1.12.1	Any Additional SWIFT Messages on Customer Request				
4.1.12.1.1	Charges on customer	2000	2,000	USD 20	USD 20
4.1.12.1.2	Charges on beneficiary/ Principal	USD 20	USD 20	USD 20	USD 20
4.1.12.1.3	Reply to SWIFT messages (only if charges can be recovered from p	USD 20	USD 25	USD 25	USD 25
4.1.12.1.4	Remitting foreign bank charges	2000	2,000	USD 20	USD 20
4.1.12.1.5	Issuing of additional LC and amendment copies	500 per copy	N/A	USD 5 per copy	N/A
Where unspecified, the normal tariff shall apply to premier and staff category customers					
Where specified 15% VAT shall apply					

EXPORTS					
NO.	DESCRIPTION	DBU - LKR		FCBU	
		COMMISSION	SWIFT	COMMISSION	SWIFT
4.2	Exports				
4.2.1	Documentary Credit				
4.2.1.1	Advice of Documentary Credit				
4.2.1.1.1	Pre advice - charges on beneficiary - customer	2,000	N/A	USD 20	N/A
4.2.1.1.2	Pre advice - charges on beneficiary - non customer	3,000	N/A	USD 30	N/A
4.2.1.1.3	Pre advice - charges on issuing bank	USD 25	N/A	USD 25	N/A
4.2.1.2	Operating Mail/Telex/SWIFT Advice				
4.2.1.2.1	Charges on beneficiary - customer	2,500	N/A	USD 25	N/A
4.2.1.2.2	Charges on beneficiary - non customer	3,500	N/A	USD 30	N/A
4.2.1.2.3	Charges on foreign issuing bank	USD 50	N/A	USD 50	N/A
4.2.1.2.4	Charges on local issuing bank	3,000	N/A	USD 30	N/A
4.2.1.3	Advice of Amendments to a Documentary Credit				
4.2.1.3.1	Charges on beneficiary - customer	2,000	N/A	USD 20	N/A
4.2.1.3.2	Charges on beneficiary - non customer	2,500	N/A	USD 25	N/A
4.2.1.3.3	Charges on foreign issuing bank	USD 30	N/A	USD 30	N/A
4.2.1.3.4	Charges on local issuing bank	2,500	N/A	USD 25	N/A
4.2.1.4	Cancellation before the Expiry				
4.2.1.4.1	Charges on beneficiary - customer	2,500	2,000	USD 25	USD 20
4.2.1.4.2	Charges on beneficiary - non customer	3,000	2,000	USD 30	USD 20
4.2.1.4.3	Charges on foreign issuing bank	USD 75	2,000	USD 75	USD 20
4.2.1.5	Confirmation on Documentary Credits				
4.2.1.5.1	Adding confirmation	0.25% to 2% per quarter or part thereof based on the country and bank risk subject to a Min. 5,000	2,000 where applicable	0.25% to 2% per quarter or part thereof based on the country and bank risk subject to a Min.USD 50	USD 20 where applicable
4.2.1.6	Transfer of Documentary Credit				
4.2.1.6.1	Transfer of Documentary Credit - 1st Beneficiary	6,500 per transfer		USD 65 per transfer	
4.2.1.6.2	Transfer of Documentary Credit - 2nd Beneficiary	7,500 per transfer		USD 75 per transfer	
4.2.1.6.3	Charges on issuing bank	USD 75		USD 75	
4.2.1.7	Transfer of Amendments				
4.2.1.7.1	Charges on transferor/transferee	3,500		USD 35	
4.2.1.7.2	Charges on issuing bank	USD 75		USD 75	
4.2.1.8	Cancellation of a Transfer				
4.2.1.8.1	Charges on transferor/transferee	4,000		USD 40	
4.2.1.8.2	Charges on issuing bank	USD 75		USD 75	
4.2.2	Export Bills				
4.2.2.1	Negotiation of Bills under LC or Purchase of DP				
4.2.2.1.1	Exchange income earned	bill value minimum 4000	N/A	0.2% of the bill value minimum USD 40	N/A
4.2.2.1.2	No exchange income earned	0.25% of the document value	N/A	0.25% of the document value	N/A
4.2.2.1.3	Handling fee for discrepant documents - per bill	1,500	N/A	USD 15	N/A

EXPORTS					
NO.	DESCRIPTION	DBU - LKR		FCBU	
		COMMISSION	SWIFT	COMMISSION	SWIFT
4.2.2.1.4	Due date extension	2,000 per bill	2,000	USD 20 per bill	USD 20
4.2.2.1.5	Local bills denominated in LKR	5,000	N/A	USD 50	N/A
4.2.2.1.6	Local bills denominated in other currencies	4.2.2.1.1 - 4.2.2.1.4 either shall apply	N/A	4.2.2.1.1 - 4.2.2.1.4 either shall apply	N/A
4.2.2.2	Purchasing of DA and Open Account Documents				
4.2.2.2.1	Exchange income earned	0.25% of the bill value minimum 4,500	N/A	0.25% of the bill value minimum USD 45	N/A
4.2.2.2.2	No exchange income earned	0.25% of the document value minimum 4500	N/A	0.25% of the document value minimum USD 45	N/A
4.2.2.2.3	Due date extension	2,000 per bill	2,000	USD 20 per bill	USD 20
4.2.2.2.4	Local bills denominated in LKR	5,000	N/A	USD 50	N/A
4.2.2.2.5	Local bills denominated in other currencies	4.2.2.1.- 4.2.2.3 either shall apply	N/A	4.2.2.1.- 4.2.2.3 either shall apply	N/A
4.2.2.3	Bills Sent on Collection without Negotiation or DA/DP without purchase				
4.2.2.3.1	Exchange income earned	0.2% of the document value minimum 4000	N/A	0.2% of the document value minimum USD 40	N/A
4.2.2.3.2	No exchange income earned	0.25% of the document value minimum 4000	N/A	0.25% of the document value minimum USD 40	N/A
4.2.2.3.3	Due date extension	2,000 per bill	2,000	USD 20 per bill	USD 20
4.2.2.3.4	Local bills denominated in LKR	5,000	N/A	USD 50	N/A
4.2.2.3.5	Local bills denominated in other currencies	4.2.2.2.1 - 4.2.2.2.2 either shall apply	N/A	4.2.2.2.1 - 4.2.2.2.2 either shall apply	N/A
4.2.3	Miscellaneous				
4.2.3.1	Local Courier Charges	1,000	N/A	USD 10	N/A
4.2.3.2	International Courier Charges	USD 35 or actual charge if higher	N/A	USD 35 or actual charge if higher	N/A
4.2.3.3	SWIFT charges - General	2,000	N/A	USD 20	N/A
4.2.4	Handling Charges on Overdue Bills				
4.2.4.1	Sight Bills/Usance	1,000 per month	2,000 where applicable	USD 10 per month	USD 20 where applicable
4.2.4.2	Bills returned unpaid	1,500 per bill	2,000 where applicable	USD 15 per bill	USD 20 where applicable
Where unspecified, the normal tariff shall apply to premier and staff category customers					
Where specified 15% VAT shall apply					

LOANS, ADVANCES AND BANK GUARANTEES

NO.	DESCRIPTION	LKR		FCY	
		COMMERCIAL LIMITS	TERM LOANS	COMMERCIAL LIMITS	TERM LOANS
5.1	Facility Processing Fees - Other than PFS Facilities				
5.1.1	New Facilities - equivalent in FCY	Per Facility		Per Facility	
5.1.1.2	Upto LKR 250,000	2,000	2,000	USD 20	USD 20
5.1.1.3	LKR 250,001 - LKR 500,000	3,000	3,000	USD 30	USD 30
5.1.1.4	LKR 500,001 - LKR 1,000,000	5,000	5,000	USD 50	USD 50
5.1.1.5	LKR 1,000,001 - LKR 10,000,000	10,000	10,000	USD 100	USD 100
5.1.1.6	LKR 10,000,001 - LKR 25,000,000	15,000	0.10%	USD 150	0.10%
5.1.1.7	LKR 25,000,001 - LKR 50,000,000	20,000	0.10%	USD 200	0.10%
5.1.1.8	LKR 50,000,001 - LKR 100,000,000	30,000	0.10%	USD 300	0.10%
5.1.1.9	LKR 100,000,001 and above	0.04% of the facility subject to a Max. of 125,000	0.10%	0.04% of the facility subject to a Max. of USD 1,250	0.10%
5.1.2	Renewal of Facilities - equivalent in FCY	Per Facility		Per Facility	
5.1.2.1	Upto LKR 250,000	1,000	N/A	USD 10	N/A
5.1.2.2	LKR 250,001 - LKR 500,000	2,000	N/A	USD 20	N/A
5.1.2.3	LKR 500,001 - LKR 1,000,000	3,000	N/A	USD 30	N/A
5.1.2.4	LKR 1,000,001 - LKR 5,000,000	5,000	N/A	USD 50	N/A
5.1.2.5	LKR 5,000,001 - LKR 10,000,000	10,000	N/A	USD 100	N/A
5.1.2.6	LKR 10,000,001 - LKR 25,000,000	12,500	N/A	USD 125	N/A
5.1.2.7	LKR 25,000,001 - LKR 50,000,000	15,000	N/A	USD 150	N/A
5.1.2.8	LKR 50,000,001 - LKR 100,000,000	25,000	N/A	USD 250	N/A
5.1.2.9	LKR 100,000,001 - LKR 500,000,000	35,000	N/A	USD 350	N/A
5.1.2.10	LKR 500,000,001 - LKR 1,000,000,000	50,000	N/A	USD 500	N/A
5.1.2.11	LKR 1,000,000,001 - LKR 2,000,000,000	75,000	N/A	USD 750	N/A
5.1.2.12	LKR 2,000,000,001 - LKR 3,000,000,000	100,000	N/A	USD 1,000	N/A
5.1.2.13	LKR 3,000,000,001 and above	125,000	N/A	USD 1,250	N/A
* If a facility has an enhancement with a renewal, the total facility amount should be considered as one new facility and fees will be applicable as per 5.1.1					
5.1.3	Rescheduling Fee				
5.1.3.1	Upto LKR 1,000,000	3,000	3,000	USD 30	USD 30
5.1.3.2	LKR 1,000,001 - LKR 5,000,000	7,500	7,500	USD 75	USD 75
5.1.3.3	LKR 5,000,001 - LKR 10,000,000	10,000	10,000	USD 100	USD 100
5.1.3.4	LKR 10,000,001 and above	0.1% of the loan value subject to a Max of 250,000	0.1% of the loan value subject to a Max of 250,000	0.1% of the loan value subject to a Max of USD 2,500	0.1% of the loan value subject to a Max of USD 2,500
5.2	PFS Facilities				
5.2.1	New Facilities	Per Facility		Per Facility	
5.2.1.1	Upto LKR 1,000,000	N/A	5,000	N/A	Equivalent FCY value to LKR fee
5.2.1.2	LKR 1,000,001 and above	N/A	10,000	N/A	Equivalent FCY value to LKR fee
5.2.1.3	Vardhana Speed Loans/Vardhana Professional Loans/Hiflex/Any other product defoned by PFS (Irrespective of the loan amount)	N/A	10,000	N/A	Equivalent FCY value to LKR fee
5.2.2	Top Up Charges	Per Facility			
5.2.2.1	Upto LKR 1,000,000	N/A	2,500	N/A	Equivalent FCY value to LKR fee
5.2.2.2	LKR 1,000,001 and above	N/A	5,000	N/A	Equivalent FCY value to LKR fee
5.3	Facilities Secured by Cash - equivalent in FCY				
5.3.1	New Facilities / Limit Enhancements	Per Facility		Per Facility	
5.3.1.1	Upto LKR 1,000,000	1,000	1,000	USD 10	USD 10
5.3.1.2	LKR 1,000,001 and above	2,000	2,000	USD 20	USD 20
5.3.2	Renewal of Facilities	Per Facility		Per Facility	
5.3.2.1	Any facility secured by cash collateral	500	500	USD 5	USD 5
5.4	Temporary Facilities - equivalent in FCY	Per Facility		Per Facility	
5.4.1	Upto LKR 100,000	1,000	1,000	USD 10	USD 10
5.4.2	LKR 100,001 - LKR 250,000	2,000	2,000	USD 20	USD 20
5.4.3	LKR 250,001 - LKR 500,000	3,000	3,000	USD 30	USD 30

LOANS, ADVANCES AND BANK GUARANTEES					
NO.	DESCRIPTION	LKR		FCY	
		COMMERCIAL LIMITS	TERM LOANS	COMMERCIAL LIMITS	TERM LOANS
5.4.4	LKR 500,001 - LKR 1,000,000	5,000	5,000	USD 50	USD 50
5.4.5	LKR 1,000,001 - LKR 5,000,000	10,000	10,000	USD 100	USD 100
5.4.6	LKR 5,000,001 - LKR 10,000,000	15,000	15,000	USD 150	USD 150
5.4.7	LKR 10,000,001 - LKR 50,000,000	20,000	20,000	USD 200	USD 200
5.4.8	LKR 50,000,001 - LKR 100,000,000	30,000	30,000	USD 300	USD 300
5.4.9	LKR 100,000,001 - LKR 500,000,000	0.04% of the facility	0.04% of the facility	0.04% of the facility	0.04% of the facility
5.4.10	LKR 500,000,001 and above	0.05% of the facility*	0.05% of the facility*	0.05% of the facility*	0.05% of the facility*
	*If the temporary facility is indirect, setting up charge to be a maximum of LKR125,000 as per section 5.1.2				
** If the temporary facility is a bridging facility and same is converted to a permanent limit within 6 months from granting, such fee collected in view of the temporary bridging facility may be deducted from the fee applicable on the corresponding permanent facility with the approval of the relevant approving authority					
5.5	Legal Fees				
5.5.1	Title Report - equivalent in FCY	Per Report		Per Report	
5.5.1.1	Upto LKR 3,000,000	4,000 + VAT	4,000 + VAT	USD 40 + VAT	USD 40 + VAT
5.5.1.3	LKR 3,000,001 and above	6,000 + VAT	6,000 + VAT	USD 60 + VAT	USD 60 + VAT
5.5.2	Consideration of Mortgage Bond - Movable and Immovable - equivalent in FCY				
5.5.2.1	Upto LKR 500,000	1% of the consideration subject to a Min. of 5,500 + VAT	1% of the consideration subject to a Min. of 5,500 + VAT	1% of the consideration subject to a Min. of USD 60 + VAT	1% of the consideration subject to a Min. of USD 60 + VAT
5.5.2.2	LKR 500,001 - LKR 1,000,000	1% of the consideration subject to a Min. of 5,500 + VAT	1% of the consideration subject to a Min. of 5,500 + VAT	1% of the consideration subject to a Min. of USD 60 + VAT	1% of the consideration subject to a Min. of USD 60 + VAT
5.5.2.3	LKR 1,000,001 - LKR 2,000,000	10,000 + 0.5% of the consideration in excess of 1,000,000 + VAT	10,000 + 0.5% of the consideration in excess of 1,000,000 + VAT	10,000 + 0.5% of the consideration in excess in equivalent of USD 10,000 + VAT	10,000 + 0.5% of the consideration in excess in equivalent of USD 10,000 + VAT
5.5.2.4	LKR 2,000,001 - LKR 10,000,000	16,500 + 0.25% of the consideration in excess of 2,000,000 + VAT	16,500 + 0.25% of the consideration in excess of 2,000,000 + VAT	16,500 + 0.25% of the consideration in excess of equivalent in USD 20,000 + VAT	16,500 + 0.25% of the consideration in excess of equivalent in USD 20,000 + VAT
5.5.2.5	LKR 10,000,001 - LKR 25,000,000	52,500 + VAT	52,500 + VAT	USD 525 + VAT	USD 525 + VAT
5.5.2.6	LKR 25,000,001 - LKR 50,000,000	65,000 + VAT	65,000 + VAT	USD 650 + VAT	USD 650 + VAT
5.5.2.7	LKR 50,000,001 - LKR 100,000,000	110,000 + VAT	110,000 + VAT	USD 1,100 + VAT	USD 1,100 + VAT
5.5.2.8	LKR 100,000,001 - LKR 300,000,000	175,000 + VAT	175,000 + VAT	USD 1,750 + VAT	USD 1,750 + VAT
5.5.2.9	LKR 300,000,001 and above	200,000 + VAT	200,000 + VAT	USD 2,000 + VAT	USD 2,000 + VAT
5.5.3	Processing Fee for Facilities Secured by Existing Mortgages - equivalent in FCY				
5.5.3.1	Upto LKR 10,000,000	0.25% of the loan amount subject to a Min. of 2,500	0.25% of the loan amount subject to a Min. of 2,500	0.25% of the loan amount subject to a Min. of USD 25	0.25% of the loan amount subject to a Min. of USD 25
5.5.3.2	LKR 10,000,001 and above	25,000 + 0.125% of the consideration in excess of 10,000,000 subject to a Max. of 50,000	25,000 + 0.125% of the consideration in excess of 10,000,000 subject to a Max. of 50,000	25,000 + 0.125% of the consideration in excess of equivalent in USD 100,000 subject to a Max. of USD 50	25,000 + 0.125% of the consideration in excess of equivalent in USD 100,000 subject to a Max. of USD 50
5.6	Margin Trading Facility Processing Fees - equivalent in FCY				
5.6.1	Upto LKR 10,000,000	5,000	N/A	USD 50	N/A
5.6.2	LKR 10,000,001 - LKR 50,000,000	10,000	N/A	USD 100	N/A
5.6.3	LKR 50,000,001 and above	15,000	N/A	USD 150	N/A
5.7	Consideration of Personal/Corporate Guarantees - Excluding PFS Facilities - equivalent in FCY				
5.7.1	Upto LKR 500,000	5,000 + VAT	5,000 + VAT	USD 50 + VAT	USD 50 + VAT
5.7.2	LKR 500,001 - LKR 1,000,000	7,500 + VAT	7,500 + VAT	USD 75 + VAT	USD 75 + VAT
5.7.3	LKR 1,000,001 - LKR 2,000,000	10,000 + VAT	10,000 + VAT	USD 100 + VAT	USD 100 + VAT
5.7.4	LKR 2,000,001 - LKR 10,000,000	15,000 + VAT	15,000 + VAT	USD 150 + VAT	USD 150 + VAT
5.7.5	LKR 10,000,001 - LKR 50,000,000	20,000 + VAT	20,000 + VAT	USD 200 + VAT	USD 200 + VAT
5.7.6	LKR 50,000,001 and above	25,000 + VAT	25,000 + VAT	USD 250 + VAT	USD 250 + VAT
5.8	Other Charges Related to Property Mortgages				
5.8.1	Deed of release (unless the amount is specified in the terms and conditions)	10,000 + VAT	10,000 + VAT	USD 100 + VAT	USD 100 + VAT
5.8.2	Deed of discharge	10,000 + VAT	10,000 + VAT	USD 100 + VAT	USD 100 + VAT
5.8.3	Undertaking to mortgage/ agreement to mortgage	1% of the value subject to a Min.2,500 - Max.25,000 + VAT	1% of the value subject to a Min.2,500 - Max.25,000 + VAT	1% of the value subject to a Min. USD 25 - Max. USD 250 + VAT	1% of the value subject to a Min. USD 25 - Max. USD 250 + VAT
5.8.4	Part release of property mortgaged to the bank	5,000 per deed + VAT	5,000 per deed + VAT	USD 50 per deed + VAT	USD 50 per deed + VAT

LOANS, ADVANCES AND BANK GUARANTEES					
NO.	DESCRIPTION	LKR		FCY	
		COMMERCIAL LIMITS	TERM LOANS	COMMERCIAL LIMITS	TERM LOANS
5.8.5	Execution of 47A declaration	2,500 + VAT	2,500 + VAT	USD 25 +VAT	USD 25 +VAT
5.8.6	Condominium tripartite agreement - buyer	10,000 + VAT	10,000 + VAT	USD 100 + VAT	USD 100 + VAT
5.8.7	Condominium tripartite agreement - developer	50,000 + VAT	50,000 + VAT	USD 500 + VAT	USD 500 + VAT
5.8.8	Site inspection charges	50 per km	50 per km	USD 5 per km	USD 5 per km
5.9	Revolving Facility Charges				
5.9.1	Disbursement fees	500 per loan/guarantee	500 per loan/guarantee	USD 5 per loan/guarantee	USD 5 per loan/guarantee
5.10	Loan Extension				
5.10.1	Extension	2,500 per loan	2,500 per loan	USD 25 per loan	USD 25 per loan
5.11	Late Payment Fee				
5.11.1	PFS loans - to be charged after 21 day has lapsed since the due date	N/A	500 per month	N/A	USD 5 per month
5.11.2	Commercial loans - to be charged after 21 day has lapsed since the due date	500 per month	N/A	USD 5 per month	N/A
5.11.3	Unsettled casual overdrafts - from 30 days to 60 days since utilisation	500 per month	N/A	USD 5 per month	N/A
5.12	Temporary Excess Charge				
5.12.1	Excess charge	0.25% of the excess amount subject to a Min. 1,000	N/A	0.25% of the excess amount subject to a Min. USD 10	N/A
5.13	Bank Guarantees				
5.13.1	Guarantee Issuance				
5.13.1.1	Backed by cash margin - non interest bearing deposits	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,500 + VAT	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,500 + VAT	1% per annum or 0.25% per quarter or part thereof subject to a Min.of USD 25 + VAT	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,500 + VAT
5.13.1.2	Backed by cash - interest bearing deposits	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,500 + VAT	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,500 + VAT	2% per annum or 0.5% per quarter or part thereof subject to a Min.of USD 25 + VAT	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,500 + VAT
5.13.1.3	Other securities including mortgages	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,500 + VAT	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,500 + VAT	3% per annum or 0.75% per quarter or part thereof subject to a Min.of USD 25 + VAT	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,500 + VAT
5.13.1.4	Guarantees issued at the request of foreign banks against their counter guarantees	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.USD 150 + VAT	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.USD 150 + VAT	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.USD 150 + VAT	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.USD 150 + VAT
5.13.2	Amendments to Guarantees				
5.13.2.1	Value enhancement or validity extension - within the same quarter	1,500	1,500	USD 15	1,500
5.13.2.2	Value enhancement or validity extension - exceeding the quarter	5.13.1.1 - 5.13.1.3 shall apply	5.13.1.1 - 5.13.1.3 shall apply	5.13.1.1 - 5.13.1.3 shall apply	5.13.1.1 - 5.13.1.3 shall apply
5.13.2.3	Amendments to guarantees issued at the request of foreign banks against their counter guarantees	Minimum USD 50 +VAT	Minimum USD 50 +VAT	Minimum USD 50 +VAT	Minimum USD 50 +VAT
5.13.2.4	Other amendments	1,500	1,500	USD 15	1,500
5.13.2.5	Amendments to guarantees - on guarantee issuing bank	USD 40 +VAT	USD 40 +VAT	USD 40 +VAT	USD 40 +VAT
5.13.3	Guarantee Advising				
5.13.3.1	Advising of guarantees issued by other banks - on beneficiary (our customer)	2,500	2,500	USD 25	USD 25
5.13.3.2	Advising of guarantees issued by other banks - on guarantee issuing bank	USD 50 +VAT	USD 50 +VAT	USD 50 +VAT	USD 50 +VAT
5.13.4	Cancellation of Guarantees				
5.13.4.1	Cancellation of guarantees - submission of original guarantee	Free	Free	Free	Free
5.13.4.2	Cancellation of guarantees - non submission of original guarantee	2,500	2,500	USD 25	USD 25
5.13.5	Miscellaneous				
5.13.5.1	Special format	1,000	1,000	USD 10	USD 10
Where unspecified, the normal tariff shall apply to premier and staff category customers					
Where specified 15% VAT shall apply					

LEASING		
NO.	DESCRIPTION	LKR
6.1	Single Lease Facilities	
6.1.1	Upto LKR 1,500,000	6,000
6.1.2	LKR 1,500,001 - LKR 2,500,000	7,500
6.1.3	LKR 2,500,001 - LKR 10,000,000	15,000
6.1.4	LKR 10,000,001 - LKR 15,000,000	20,000
6.1.5	LKR 15,000,001 - LKR 40,000,000	30,000
6.1.6	LKR 40,000,001 and above	50,000
6.2	Bulk Lease Facilities	
6.2.1	Bulk lease facility fee	Same as 6.1 + 1,000 per trial calculation
6.3	Lease Termination Fee	
6.3.1	Termination of any lease facility	6,000 + VAT
6.3.2	Addendum to the lease indenture	7,500 + VAT
Where unspecified, the normal tariff shall apply to premier and staff category customers		
Where specified 15% VAT shall apply		

CREDIT CARDS				
NO.	DESCRIPTION	CLASSIC (LKR)	GOLD (LKR)	PLATINUM (LKR)
		CUSTOMER	CUSTOMER	CUSTOMER
7.1	Primary card - joining fee	400	400	1,000
7.2	Primary card - annual fee	1,500	1,500	2,500
7.3	Supplementary card - joining fee	300	300	750
7.4	Supplementary card - annual fee	750	750	1,500
7.5	Cash advance fee	4% subject to a Min. 250	4% subject to a Min. 250	4% subject to a Min. 250
7.6	Late payment fee	900	900	900
7.7	Over limit fee	500	500	500
7.8	Voucher retrieval fee	300	300	300
7.90	Exchange fee for overseas transactions	2.50%	2.50%	2.50%
7.10	Fuel surcharge	2%	2%	2%
7.11	Stamp duty	LKR 25 for each LKR 1,000 spent or part thereof for all transactions performed at overseas merchants		

NO.	DESCRIPTION	3 MONTHS	6 MONTHS	12 MONTHS	24 MONTHS
		CUSTOMER	CUSTOMER	CUSTOMER	CUSTOMER
7.12	Flexi Plan				
7.12.1	Minimum plan amount	10,000	10,000	10,000	10,000
7.12.2	Processing fee	4.00%	5.75%	10.50%	17.50%
7.13	Loan on Card				
7.13.1	Minimum loan amount	10,000	10,000	10,000	10,000
7.13.2	Processing fee	4.00%	5.75%	10.50%	17.50%
7.14	Card Balance Transfer				
7.14.1	Minimum balance transfer	20,000	20,000	20,000	20,000
7.14.2	Maximum balance transfer	75% of the credit amount	75% of the credit amount	75% of the credit amount	75% of the credit amount
7.14.3	Processing fee	-	-	10.00%	16.00%

Where unspecified, the normal tariff shall apply to premier and staff category customers

Where specified 15% VAT shall apply

eBANKING				
NO.	DESCRIPTION	NORMAL	PREMIER	BUSINESS
8.1	Service Charges			
8.1.1	Setup fee	Free	Free	Free
8.1.2	Annual fee	Free	Free	Free
8.2	Fund Transfers			
8.2.1	DFCC Bank - Internal transfers	Free	Free	
8.2.2	Other Banks - SLIPS	50	Free	50
8.2.3	Other Banks - CEFTS	50	Free	50
8.4	Standing Orders			
8.4.1	Stet up	Free	Free	Free
8.4.2	Cancellation	Free	Free	Free
8.5	Pay Orders			
8.5.1	Request for pay orders - collected by the customer	400	Free	400
8.5.2	Request for pay orders - sent to beneficiary	400 + registered post charge	Free	400 + registered post charge
8.6	Stop Payments			
8.6.1	Without funds	1,000	1,000	1,000
8.6.2	With funds	1,000	1,000	1,000
8.7	Issuance of Cheque Books			
8.7.1	Cheque books	20 per leaf + VAT + Postage where applicabl	Free	20 per leaf + VAT + Postage where applicabl
8.8	Bulk Transactions			
8.8.1	DFCC Bank - Internal transfers	Free	Free	Free
8.8.2	Salary payments	Free	Free	Free
8.8.3	Other Banks - SLIPS	50	Free	50
8.8.4	Pay Orders	400 + postage/courier if applicable	Free	400 + postage/courier if applicable
8.9	Bill Payments			
8.9.1	Any utility bill payment	Free	Free	Free
Where unspecified, the normal tariff shall apply to premier and staff category customers				
Where specified 15% VAT shall apply				

PAYMENT & CASH MANAGEMENT

NO.	DESCRIPTION	MINIMUM PRICING	MAXIMUM PRICING
9.1	DFCC iConnect		
9.1.1	Setup, installation and training	Free	LKR 25,000
9.1.2	Monthly rentals - main profile	LKR 3,000	LKR 3,000
9.1.3	Monthly rental - associate profiles	LKR 1,000	LKR 1,000
9.1.4	Digital Deposit Account - Annual Service Charge		
9.1.4.1	001 - 100 accounts	LKR 25,000	
9.1.4.2	101 - 300 accounts	LKR 30,000	
9.1.4.3	301 - 500 accounts	LKR 35,000	
9.1.4.4	501 - 700 accounts	LKR 40,000	
9.1.4.5	701 - 900 accounts	LKR 45,000	
9.1.4.6	901 - 1200 accounts	LKR 50,000	
9.1.4.7	Above 1200	Rate will be decided by PCM	
9.2	Cheque Outsourcing Service		
9.2.1	Setup, installation and training	Free	LKR 5,000
9.2.2	Monthly rentals	Free	LKR 1,000
9.2.3	Instrument Charge - per company cheque	LKR 15	LKR 50
9.2.4	Instrument Charge - per pay order	LKR 20	LKR 400
9.2.5	Postage/courier	Actual Cost	Actual Cost
9.3	Payments		
9.3.1	Local Fund Transfers		
9.3.1.1	Supplier payments - per transaction	LKR 10	LKR 50
9.3.1.2	Employee salary, bonus payments etc	Free	LKR 500 per batch
9.3.1.3	RTGS	LKR 750	LKR 1,100
9.3.2	Telegraphic Transfers		
9.3.2.1	Outward telegraphic transfers	USD 15	USD 40
9.3.2.2	Inward remittances	Free	USD 5
9.3.2.3	Beneficiary advising	Free	LKR 5 per email
Where unspecified, the normal tariff shall apply to premier and staff category customers			
Where specified 15% VAT shall apply			