

CHARGE TYPE		FREQUENCY	Fees and Commission <i>(with effect from 15-January-2024)</i>
Loans and Advances			
Cash Back Facilities - Loans, POD & Bank Guarantees			
Cash Back Loan/ POD Processing Fees	Personal Accounts		LKR 2,000.00
	Business Accounts		Less than 5.0Mn LKR 2,000.00
			Above 5.0 Mn LKR 5,000.00
Cash Back Facility Renewal	Without change to terms and conditions		Individual - LKR 1,000.00 Corporate - Less than 5.0Mn LKR 1,000.00 Above 5.0 Mn LKR 2,500.00
Cash Back Facility Renewal	With change to terms and conditions		Individual - LKR 2,000.00 Corporate - Less Than 5.0Mn LKR 2,000.00 - Above 5Mn LKR 5,000.00
Overdrafts - Retail Banking			
Permanent Overdraft set up fee/Processing Fee (Excluding Cash Back OD)		Up to 500K	LKR 2,500.00
		500K - 1Mn	LKR 5,000.00
		1Mn - 25Mn	0.5% (Max - LKR 100,000.00)
		25Mn - 50Mn	0.375% (Max - LKR 150,000.00)
		Above 50Mn	0.25% (Max - LKR 250,000.00)
Temporary Overdraft set up fee		Amount up to 500,000	LKR 1,500.00
		500,001-1,000,000	LKR 3,000.00
		1,000,001-5,000,000	LKR 5,000.00
		5,000,001-10,000,000	LKR 7,500.00
		Above 10 Mio	LKR 12,500.00
Excess Approval (pre-approved)		Per Transaction	LKR 250.00
Inward Referral Charges		Per Transaction	LKR 150.00
Minimum Overdraft monthly interest		Per Month	LKR 300.00

Consumer Loans			
Personal & Education Loans			
Processing Fee - 50% waived for Salary Savings Account holders, subject to	Loans up to 500K	Per Event	LKR 5,000.00
	Loans up to 7.5Mn	Per Event	LKR 8,500.00
	Loans above 7.5Mn	Per Event	LKR 12,500.00
Early settlement fee (withing 1 year of granting the facility)		Partial settlement upto 10% of outsatndng amount without a early settlement fee applicable to all loans	5% or Min LKR 10,000.00 whichever is higher
Early settlement fee (After 1 Year of granting the Facility)			4% or Min LKR 10,000.00 whichever is higher
Early settlement fee - Salary Savings Account Holders (Subject to servicing 1 year form the loan tenure and 6 months regular salary credit prior to the settlement date)		Settlement Capital	50% FROM THE PREVAILING TARIFF RATE
Default penalty charge		Per Event	2% from the due amount
Personal Loans (PILOTS)			
Processing Fee - 50% waived for Salary Savings Account holders, subject to	Loans up to 500K	Per Event	LKR 5,000.00
	Loans up to 7.5Mn	Per Event	LKR 8,500.00
	Loans above 7.5Mn	Per Event	LKR 12,500.00
Early settlement fee (withing 1 year of granting the facility)		Partial settlement upto 10% of outsatndng amount without a early settlement fee applicable to all loans	4% or Min LKR 10,000.00 whichever is higher
Early settlement fee (After 1 Year of granting the Facility)			2% or Min LKR 10,000.00 whichever is higher
Early settlement fee - Salary Savings Account Holders		Settlement Capital	NO EARLY SETTLEMENT FEE
Default penalty charge		Per Event	2% from the due amount
Housing Loans			
Processing Fee		Loan Amount	0.50%
	Min	Per Event	LKR 5,000.00
	Max	Per Event	LKR 100,000.00
Early settlement fee (withing 1 year of granting the facility)		Partial settlement upto 10% of outsatndng amount	5%
Early settlement fee (After 1 Year of granting the Facility)		without a early settlement fee applicable to all loans	4%
Early settlement fee - Salary Savings Account Holders (Subject to servicing 1 year form the loan tenure and 6 months regular salary credit prior to the settlement date)		Settlement Capital	50% FROM THE PREVAILING TARIFF RATE
Default penalty charge		Per Event	2% from the due amount
Stamp Duty		Loan Amount	As per regulations
Loan Against Property (LAP)			
Processing Fee	Loans up to LKR 5Mn	Per Event	0.5% Minimum LKR 10,000.00
	Loans up to LKR 25Mn	Per Event	
	Loans up to LKR 50Mn	Per Event	
	Loans up to LKR 100Mn & Above	Per Event	
Early settlement fee (withing 1 year of granting the facility)		Partial settlement upto 10% of outsatndng amount	5%
Early settlement fee (After 1 Year of granting the Facility)		without a early settlement fee applicable to all loans	4%
Default penalty charge		Per Event	2% from the due amount
Stamp Duty (Loans above 3Mn)		Loan Amount	As per regulations
Vehicle Loans			
	Loans up to 3.0Mn	Per Event	LKR 5,000.00

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Processing Fee	Loans up to 8.0Mn	Per Event	LKR 12,500.00
	Loans above 8.0Mn	Per Event	LKR 20,000.00
Early settlement fee (withing 1 year of granting the facility)		Partial settlement upto 10% of outsatndng amount	5%
Early settlement fee (After 1 Year of granting the Facility)		without a early settlement fee applicable to all loans	4%
Early settlement fee - Salary Savings Account Holders (Subject to servicing 1 year form the loan tenure and 6 months regular salary credit prior to the settlement date)		Settlement Capital	50% FROM THE PREVAILING TARIFF RATE
Default penalty charge		Per Event	As per regulations
Stamp Duty (Loans above 3Mn)		Loan Amount	0.10%
Business Banking Facility			
New Request		Per Request	LKR 50,000.00
Additional Request (Permanent Enhancement)		Per Request	LKR 25,000.00
Renewal		Per Request	LKR 25,000.00
Renewal with Enhancement		Per Request	LKR 35,000.00
All Tempory Limits	Pre arrange tempory facilities (Trade,Money Market,OD)	Per Request	LKR 25,000.00
Early settlement fee (Term Loans)		Settlement Capital Outstanding	2%
SME Facility			
New Request	Below 25Mn	Per Request	LKR 15,000.00
	Above 25Mn	Per Request	LKR 25,000.00
Additional Request (Permanent Enhancement)	Below 25Mn	Per Request	LKR 10,000.00
	Above 25Mn		LKR 20,000.00
Renewal		Per Request	LKR 15,000.00
Renewal with Enhancement		Per Request	LKR 20,000.00
All Tempory Limits Pre arrange tempory facilities (Trade,Money Market,OD)	Below 25Mn	Per Request	LKR 15,000.00
	Above 25Mn		LKR 25,000.00
Early settlement fee (Term Loans)		Settlement Capital Outstanding	2%
Retail – Term Loans			
Processing Fee	Loans up to LKR 5Mn	Per Event	0.5% (Min LKR 5,000.00)
	Loans up to LKR 25Mn	Per Event	0.35% (Min LKR 25,000.00)
	Loans up to LKR 50Mn	Per Event	0.25% (Min LKR 87,500.00)
	Loans up to LKR 100Mn & Above	Per Event	0.15% (Min LKR 125,000.00)
Early settlement fee (withing 1 year of granting the facility)		Partial settlement upto 10% of outsatndng amount	5%
Early settlement fee (After 1 Year of granting the Facility)		without a early settlement fee applicable to all loans	4%
Default penalty charge		Per Event	As per regulations
Stamp Duty (Loans above 3Mn)		Loan Amount	As per regulations
Retail Facilities/ Revolving Loans			
New Request		Per Request	LKR 15,000.00
Additional Request		Per Request	LKR 5,000.00
Renewal		Per Request	LKR 15,000.00
Default penalty charge		Per Event	4%
Stamp Duty		Loan Amount	As per regulations
Agri / Micro Facility			
New Request		Per Request	Above 1.0Mn LKR 5,000.00
Additional Request		Per Request	LKR 1,000.00
Renewal		Per Request	LKR 5,000.00
Early settlement fee		Settlement Capital	FOC
Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking)			
Loan Amount	up to LKR 1,000,000	Per Event	LKR 2,500.00
	LKR 1,000,001 - LKR 5,000,000	Per Event	LKR 5,000.00
	LKR 5,000,001 - LKR 10,000,000	Per Event	LKR 10,000.00
	LKR 10,000,001 and above	Per Event	0.1% of the loan value subject to a Max of LKR 250,000.00.00
Legal Fee			
Property	Up to 1,000,000	Per Event	1.50%
	1,000,001 to 5,000,000	Per Event	1.00%
	5,000,001 to 25,000,000	Per Event	0.75%
	25,000,001 to 50,000,000	Per Event	up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance
	Above 50,000,001	Per Event	upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance
Housing loans			75% of the amount to be charged from the above tariff
Vehicle Loans		Per event	LKR 1,000.00
Issuing certified copies	Title deed	Per deed per copy	LKR 2,500.00
Issuing certified copies	Survey plan	Per plan per copy	LKR 500.00
Sending Letter of Demand	Per letter of Demand		LKR 1,000.00
Court appearances by in house lawyers	One court appearance		LKR 3,000.00
Loan Balance Confirmation			
Loan Balance Confirmation		Per Request	LKR 2,500.00
Postage			
Postage Fee		Per Event	Actual