CHARGE TYPE		FREQUENCY	Fees and Commission (with effect from 15-January- 2024)
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			Individual - LKR 1,000.00
	Without change to terms and		Corporate -
	conditions		Less than 5.0Mn LKR 1,000.00
			Above 5.0 Mn LKR 2,500.00
Cash Back Facility Renewal			Individual - LKR 2,000.00
	With change to terms and conditions		Corporate -
	With change to terms and conditions		Less Than 5.0Mn LKR 2,000.00 -
			Above 5Mn LKR 5,000.00
Overdrafts - Retail Banking			
Permanent Overdraft set up fee/Processing Fee		Up to 500K	LKR 2,500.00
		500K - 1Mn	LKR 5,000.00
(Excluding Cash Back OD)		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
nward Referral Charges		Per Transaction	LKR 150.00
Minimum Overdraft monthly interest		Per Month	LKR 300.00

Consumer Loans			
Personal & Education Loans			
	Loans up to 500K	Per Event	LKR 5,000.00
Processing Fee - 50% waived for Salary Savings Account holders, subject to		Per Event	LKR 8,500.00
	Loans above 7.5Mn	Per Event	LKR 12,500.00
arly settlement fee (withing 1 year of granting the facility)	Partial setllement upto 10% of outsatnding 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	
arly settlement fee - Salary Savings Account Holders	Settlement Capital	50% FROM THE PREVAILING	
Subject to servicing 1 year form the loan tenure and 6 months regular salar		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 t	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 setllement upto 10% of outsatnding amount without a early settlement fee applicable to all loans	4% or Min LKR 10,000.00 whichever is higher
arly 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			
		Loan Amount	0.50%
Processing Fee	Min	Per Event	LKR 5,000.00
	Max	Per Event	LKR 100,000.00
arly settlement fee (withing 1 year of granting the facility)		Partial setllement upto 10% of outsatnding amount	5%
arly settlement fee (After 1 Year of granting the Facility)		without a early settlement fee applicable to all loans	4%
arly settlement fee - Salary Savings Account Holders Subject to servicing 1 year form the loan tenure and 6 months regular salar	Settlement Capital	50% FROM THE PREVAILING TARIFF RATE	
Default penalty charge		Per Event	2% from the due amount
tamp Duty		Loan Amount	As per regulations
oan Against Property (LAP)			
	Loans up to LKR 5Mn	Per Event	0.5% Minimum LKR 10,000.00
Processing Fee	Loans up to LKR 25Mn	Per Event	
Toccooning i ee	Loans up to LKR 50Mn	Per Event	0.570 WIIIIIIIIIIIII LKK 10,000.00
	Loans up to LKR 100Mn & Above	Per Event	7
arly settlement fee (withing 1 year of granting the facility)	Partial setllement upto 10% of outsatnding amount	5%	
arly 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	
itamp Duty (Loans above 3Mn)	Loan Amount	As per regulations	
Vehicle Loans			

CHARGE TYPE		FREQUENCY	Fees and Commission (with effect from 15-January- 2024)
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 satllement unto 10% of outsathding amount	5%
Early settlement fee (After 1 Year of granting the Facility)		Partial setllement upto 10% of outsatnding amount without a early settlement fee applicable to all loans	4%
		without a early settlement fee applicable to all loans	
Early settlement fee - Salary Savings Account Holders		Settlement Capital	50% FROM THE PREVAILING
(Subject to servicing 1 year form the loan tenure and 6 months regular salary credit prior to the settlement date)		·	TARIFF RATE
Default penalty charge Stamp Duty (Loans above 2Mp)		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 Renewal with Enhancement		Per Request	LKR 25,000.00
Renewal with Ennancement	December 4 - and a second for elitation	Per Request	LKR 35,000.00
All Tempory Limits	Pre arrange tempory facilities	Per Request	LKR 25,000.00
Early settlement fee (Term Loans)	(Trade,Money Market,OD)	Cattle and Canital Outstanding	20/
SME Facility		Settlement Capital Outstanding	2%
SIVIE FACILITY	Delevi 25Ma	Day Dayword	LKD 15 000 00
New Request	Below 25Mn	Per Request	LKR 15,000.00
Additional Pequest (Permanent Enhancement)	Above 25Mn	Per Request	LKR 25,000.00
Additional Request (Permanent Enhancement)	Below 25Mn Above 25Mn	Per Request	LKR 10,000.00
Renewal	ADOVE ZOIVIII	Per Request	LKR 20,000.00 LKR 15,000.00
Renewal Renewal with Enhancement		Per Request Per Request	LKR 15,000.00 LKR 20,000.00
	Below 25Mn	Per Request Per Request	LKR 20,000.00 LKR 15,000.00
All Tempory Limits Pre arrange tempory facilities (Trade, Money Market, OD	Above 25Mn	i ci nequest	LKR 15,000.00 LKR 25,000.00
Early settlement fee (Term Loans)	, NOVE ZOWIII	Settlement Capital Outstanding	2%
Retail – Term Loans		Settlement capital outstanding	270
netuii Term Louris	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)
Processing Fee	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)
Forty softlement for furthing 1 year of growting the facility)	Louis up to ERN 1001VIII & ABOVE		
Early settlement fee (withing 1 year of granting the facility)		Partial setllement upto 10% of outsatnding 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			та разгадания
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)			
	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
Loan Amount		i ci Evene	LKK 3,000.00
Loan Amount	LKR 5,000,001 - LKR 10,000,000	Per Event	LKR 10,000.00
Loan Amount	LKR 5,000,001 - LKR 10,000,000	Per Event	LKR 10,000.00
Loan Amount			LKR 10,000.00
	LKR 5,000,001 - LKR 10,000,000	Per Event	LKR 10,000.00 0.1% of the loan value subject to
Legal Fee	LKR 5,000,001 - LKR 10,000,000	Per Event	LKR 10,000.00 0.1% of the loan value subject to
Legal Fee	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above	Per Event Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00
Legal Fee	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000	Per Event Per Event Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50%
Legal Fee	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000	Per Event Per Event Per Event Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75%
Legal Fee	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 25,000,000	Per Event Per Event Per Event Per Event Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance
Legal Fee Property	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 25,000,000 25,000,001 to 50,000,000	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance
Legal Fee Property Housing loans	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 25,000,000 25,000,001 to 50,000,000	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged
Legal Fee Property Housing loans Vehicle Loans	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 25,000,000 25,000,001 to 50,000,000	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00
Legal Fee Property Housing loans Vehicle Loans sssuing certified copies	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 25,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00 LKR 2,500.00
Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 50,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00
Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies Issuing Letter of Demand	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 50,000,000 Above 50,000,001 Title deed Survey plan Per letter of Demand	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00 LKR 2,500.00 LKR 500.00 LKR 1,000.00 LKR 1,000.00
Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies Sending Letter of Demand Court appearances by in house lawyers Loan Balance Confirmation	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 25,000,000 Above 50,000,001 Title deed Survey plan	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00 LKR 2,500.00 LKR 2,500.00
Housing loans Vehicle Loans ssuing certified copies ssuing certified copies Gending Letter of Demand Court appearances by in house lawyers	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 50,000,000 Above 50,000,001 Title deed Survey plan Per letter of Demand	Per Event Per plan per copy	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00 LKR 2,500.00 LKR 3,000.00 LKR 3,000.00
Housing loans Vehicle Loans sssuing certified copies Ssuing certified copies Sending Letter of Demand Court appearances by in house lawyers Loan Balance Confirmation	LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above Up to 1,000,000 1,000,001 to 5,000,000 5,000,001 to 50,000,000 Above 50,000,001 Title deed Survey plan Per letter of Demand	Per Event	LKR 10,000.00 0.1% of the loan value subject to Max of LKR 250,000.00.00 1.50% 1.00% 0.75% up to LKR 25 Mio LKR 187,000.00 + 0.50% on the balance upto LKR 50Mn – LKR 312,500.00 + 0.3% on the balance 75% of the amount to be charged from the above tariff LKR 1,000.00 LKR 2,500.00 LKR 50.00 LKR 1,000.00 LKR 1,000.00