

CHARGE TYPE		FREQUENCY	FEE STRUCTURE (with effect from 15-02-2019)
Savings Accounts			
Issue of Duplicate Passbook		Per Event - Manual	LKR 300.00
Over the counter withdrawals (Branches with ATM's & within ATM Limits)		Per Event - Manual	LKR 20.00
Fixed Deposits			
Premature withdrawals		Per Event	FOC
Issuance of Duplicate Receipt		Per Event - Manual	LKR 500.00
Issuance of Duplicate Renewal Notice		Per Event - Manual	LKR 100.00
WHT Certificate Re-Issuance		Per Request - Manual	LKR 300.00
Service Charge			
Savings Accounts		Min Bal - LKR 500/- - Manual	LKR 50.00
Current Accounts	Personal Accounts	Min Bal - LKR 5,000/- - Manual	LKR 250.00
	Business Accounts	Min Bal - LKR 10,000/- - Manual	LKR 500.00
Account Closure			
Savings Accounts		Per Event - Manual	LKR 250.00
Current Accounts	Normal Closure	Per Event - Manual	LKR 1,000.00
	Bad conduct	Per Event - Manual	LKR 1,500.00
Foreign Currency A/C Closures		Per Event - Manual	USD 10.00
Account Statements			
Savings Account	Daily	Per Month - Manual	LKR 2,000.00
	Weekly	Per Annum - Manual	LKR 1,000.00
	Monthly	Per Annum - Manual	LKR 500.00
	Quarterly		FOC
Current Account	Daily	Per Month - Manual	LKR 2,000.00
	Weekly	Per Annum - Manual	LKR 1,000.00
	Monthly		FOC
Fax Statement		Per Statement - Manual	LKR 500.00
E Statements			
On stipulated frequency	Monthly		FOC
Other than stipulated frequency	Daily	Per Month - Manual	LKR 1,000.00
	Weekly	Per Month - Manual	LKR 500.00
Additional Statements (per statement)			
Within 12 months	Personal	Per Statement - Manual	LKR 200.00
	Corporate	Per Statement - Manual	LKR 200.00
After 12 months	Personal	Per Statement - Manual	LKR 250.00
	Corporate	Per Statement - Manual	LKR 500.00
Temporary statement		Per Statement - Manual	LKR 200.00
Cheques			
Issuance of Cheque Books		Per Leaf - Auto	LKR 15.00
Continuous Cheque Leafs / Special design		Per Leaf - Manual	LKR 15.00 + Printing Cost
Loose Leaf		Per Leaf	LKR 200.00
Cheque Book reported lost (Entire cheque book / unused part)		Per Book	LKR 1,500.00
Stop Payment Order			
Account with adequate funds		Per Leaf - Manual	LKR 1,500.00
Account without funds		Per Leaf - Manual	LKR 3,500.00
Revocation of a Stop Payment/ per Request		Per Event - Manual	LKR 1,500.00
Renewal of Stop Payment		Per Event - Manual	LKR 1,500.00
Return of Cheques			
Inward Cheque Returns (Cargills Bank Cheques)			
Due to Inadequate funds (RD)		Per Event - Auto	LKR 3,500.00
Effects not Realized (ENR)		Per Event - Auto	LKR 1,000.00

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Technical Errors		Per Event - Auto	LKR 250.00
Payment Postponed Pending Drawer's Confirmation		Per Event - Auto	LKR 3,000.00
Transfer Chq represented - RD		Per Event - Manual	LKR 250.00
Outward Cheque Returns (Other Bank Cheques)			
Outward Cheque Returns		Per Cheque	LKR 200.00 + Postage
Issuance of duplicate Cheque return notification		Per CRN	LKR 500.00
Cheques marked for payment			
Outward collection		Per Event - Manual	LKR 2,000.00
Outward purchase		Per Cheque - Manual	LKR 3,000.00
Inward		Per Cheque - Manual	LKR 2,000.00
Pay Orders			
Issuance	A/C Holder	Per Event	LKR 500.00
	Non A/C Holder	Per Event	LKR 1,500.00
Cancellation	A/C Holder	Per Event	LKR 500.00
	Non A/C Holder	Per Event	LKR 1,000.00
SLIPS			
Per customer per request		Per Request - Auto	LKR 50.00
Bulk request (more than 20 transactions)		Per Transaction - Manual	LKR 15.00
Fund Transfers			
By letter of request on own account (within the bank)			FOC
BY letter of request to third party account			LKR 50.00
Local Bill Purchased			
Within approved limits		Per Cheque - Manual	0.35% (Min 500)
Without approved limits		Per Cheque - Manual	0.75% (Min 1,000)
RTGS			
Per transfer		Per Transfer - Manual	LKR 1,000.00
Common Electronic Fund Transfer Switch (CEFTS)			
Fund Transfers through Internet Banking		Per Transfer - Auto	LKR 50.00
Fund Transfers through Mobile Banking		Per Transfer - Auto	LKR 50.00
Fund Transfers through Over the Counter		Per Transfer	LKR 100.00
Fund Transfers through ATMs			FOC
Fund Transfers through ATMs of other CEFT Members			FOC
Bulk request (more than 20 transactions)		Per Transaction - Manual	LKR 40.00
Standing Orders			
Setting-up Charges		Per Event - Manual	LKR 250.00
Fund Transfers within Bank			FOC
Through Pay Order		Per Event - Auto	LKR 300.00
Through SLIPS		Per Event - Auto	LKR 50.00
Through CEFT		Per Event - Auto	LKR 50.00
Non-execution of Standing Order due to inadequate funds		Per Event - Manual	LKR 100.00
Cancellation of a Standing Order		Per Event - Manual	LKR 250.00
Amendment		Per Event - Manual	LKR 200.00
Balance/Account Confirmation			
Individual	Standard format	Per Event - Manual	LKR 250.00
	Special format	Per Event - Manual	LKR 500.00
Corporate	Standard format	Per Event - Manual	LKR 1,500.00 / USD 10.00
	Special format	Per Event - Manual	LKR 1,500.00 / USD 10.00
Cash Orders			
Preparation of cash denominations for bulk payments		Per Cash Order	LKR 1,000.00
FCY Issuance of Notes			
Rupee Account		Per Event - Manual	1%
Foreign Currency Account		Per Event - Manual	0.75%
Cash Back Loans			
Cash Back Loan Fees	Min	Up to LKR 250K	LKR 750.00
		LKR 250K - LKR 500K	LKR 1,500.00
	Max	Up to LKR 5.0Mn	LKR 2,500.00
Remittances			
Draft			
Commission on Draft Purchase	LKR	Per Event - Manual	0.25% (Min LKR 750.00)
	USD	Per Event - Manual	0.25% (Min USD 5.00)
Commission on Draft Collection (Local)	LKR	Per Event - Manual	LKR 750.00
	USD	Per Event - Manual	USD 5.00
Commission on Draft Collection (Foreign)	USD	Per Event - Manual	USD 25.00 + Postage Fee
Draft Issuance			

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Customers (from LKR Account)		Per Event - Manual	LKR 1,000.00
Non customers		Per Event - Manual	LKR 2,000.00
Cancellation of Drafts		Per Event - Manual	LKR 2,000.00
Reissuance of Draft		Per Event - Manual	LKR 1,500.00
FCY Accounts		Per Event - Manual	USD 10.00
FCY Draft Cancellation		Per Event - Manual	USD 10.00
FCY Draft Reissuance		Per Event - Manual	USD 5.00
Inward TT			
Commission on ITT (LKR)		Per Event - Manual	< USD 5,000.00 or eq - LKR 500.00 > USD 5,000.00 or eq - LKR 1,000.00
Commission on ITT (FCY)		Per Event - Manual	USD 5.00
Outward TT			
Commission on OTT	LKR	Per Event - Manual	LKR 3,000.00
	FCY	Per Event - Manual	USD 25.00
US DOLLAR CLEARING			
Transmission via VPN/CD-Rom		Per Item	LKR 20.00
Return due to technical reasons; - Bad Image - Data Feeding Error - Scheduled in Error		Per Return	LKR 100.00
Return Charges due to - Payment stopped by Issuer - Payment Stopped by Issuing Bank - Amount in Words & Figures Differ - Signature Differ - Incomplete Draft		Per Return	LKR 100.00
Return Charges due to - Validity Expired - Forgery Draft - Duplicate Presentment - Invalid Bank		Per Return	LKR 100.00
Overdrafts			
Permanent Overdraft set up fee (Excluding Cas Back OD)	Up to 500K		LKR 2,500.00
	500K - 1Mn		LKR 5000.00
	1Mn - 25Mn		0.5% (Max - LKR 100,000)
	25Mn - 50Mn		0.375% (Max - LKR 150,000)
	Above 50Mn		0.25% (Max - LKR 250,000)
Temporary Overdraft set up fee		Per Event - Manual	LKR 3,000.00
Temporary Overdraft Fee (Business Banking)		Per Month - Manual	LKR 1,000.00
Excess Approval (pre-approved)		Per Transaction - Manual	LKR 250.00
Inward Referral Charges		Per Transaction - Manual	LKR 150.00
Minimum Overdraft monthly interest		Per Month - Manual	LKR 300.00
Postage			
Postage Fee		Per Event - Manual	Actual
Consumer Loans			
Personal & Education Loans			
Processing Fee	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)		Settlement Capital	5% or Min LKR 10,000/- whichever is higher
Early settlement fee (After 1 Year of granting the Facility)		Settlement Capital	4% or Min LKR 10,000/- whichever is higher
Early settlement fee (Salary Savings Account) <i>Subject to Servicing 50% form the Loan Capital</i>		Settlement Capital	50% FROM THE PREVAILING TARIFF RATE
Default penalty charge		Per Event	4%
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)		Settlement Capital	5%

CHARGE TYPE		FREQUENCY	FEE STRUCTURE (with effect from 15-02-2019)
Early settlement fee (After 1 Year of granting the Facility)		Settlement Capital	4%
Default penalty charge		Per Event	4%
Mortgage Bond/Legal Fee		Loan Amount	0.50%
Stamp Duty		Loan Amount	0.10%
Loan Against Property (LAP)			
	Loans up to LKR 5Mn	Per Event - Manual	0.5% (Min LKR 5,000.00)
	Loans up to LKR 25Mn	Per Event - Manual	0.35% (Min LKR 25,000.00)
	Loans up to LKR 50Mn	Per Event - Manual	0.25% (Min LKR 87,500.00)
	Loans up to LKR 100Mn & Above	Per Event - Manual	0.15% (Min LKR 125,000.00)
Early settlement fee (withing 1 year of granting the facility)		Settlement Capital	5%
Early settlement fee (After 1 Year of granting the Facility)		Settlement Capital	4%
Default penalty charge		Per Event	4%
Mortgage Bond/Legal Fee		Loan Amount	0.50%
Stamp Duty (Loans above 3Mn)		Loan Amount	0.10%
Vehicle Loans			
	Loans up to 3.0Mn	Per Event	LKR 5,000.00
	Loans up to 8.0Mn	Per Event	LKR 8,500.00
	Loans above 8.0Mn	Per Event	LKR 12,500.00
Processing Fee			
Early settlement fee		Settlement Capital	4%
Early settlement fee (withing 1 year of granting the facility)		Settlement Capital	5%
Early settlement fee (After 1 Year of granting the Facility)		Settlement Capital	4%
Default penalty charge		Per Event	4%
Mortgage Bond/Legal Fee		Per Event	LKR 1,000.00
Stamp Duty (Loans above 3Mn)		Loan Amount	0.10%
Business Banking Facility			
New Request		Per Request - Manual	LKR 25,000.00
Additional Request		Per Request - Manual	LKR 10,000.00
Renewal		Per Request - Manual	LKR 15,000.00
Early settlement fee		Settlement Capital Outstanding	2%
Branch / Retail Facility			
New Request		Per Request - Manual	LKR 15,000.00
Additional Request		Per Request - Manual	LKR 5,000.00
Renewal		Per Request - Manual	LKR 15,000.00
Early settlement fee		Settlement Capital	4%
Agri / Micro Facility			
New Request		Per Request - Manual	LKR 3,000.00
Additional Request		Per Request - Manual	LKR 500.00
Renewal		Per Request - Manual	LKR 3,000.00
Early settlement fee		Settlement Capital	4%
Loan Balance Confirmation			
Loan Balance Confirmation		Per Request - Manual	LKR 750.00
ATM / Debit Card			
Issuing new card		PLATINUM	Per Event
		WORLD	Per Event
Issuing new card/1st Year Annual Fee (Cargills Bank Salary Account)		Per Event	FOC
Replacement Card		Per Event	LKR 300.00
Duplicate PIN Issuance		Per Event	LKR 50.00
Annual Fee		PLATINUM	Per Event
		WORLD	Per Event
ATM Withdrawal Limit (Local/Overseas)		PLATINUM	Day Limit
		WORLD	Day Limit
POS Withdrawal Limit (Local/Overseas)		PLATINUM	Day Limit
		WORLD	Day Limit
ATM Limit Enhancement		Per Event	LKR 500.00
ATM Limit Enhancement (Temporary)		Per Event	LKR 1000.00
ATM Withdrawal Fee		Local (On Us)	Per Event
		Overseas	Per Event
Balance inquiry per print out		Local (On Us)	Per Event
		Overseas	Per Event
Lanka Pay - ATM withdrawal		Per Event	LKR 30.00
Lanka Pay - Balance inquiry per print out		Per Event	LKR 7.50
Mini Statement / Advice Print Fee		Per Event	LKR 2.00
Fuel Surcharge		Per Event	2%

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Stamp Duty		FOC
FCY Conversion Factor	Per Event	7%
Utility Bill charges for over the counter payments		
LECO / Water / CEB Bills / SLT Bills		
Over The Counter (Account Holders)	Per Event - Manual	LKR 20.00
KIOSK (Account Holders & Non – Account Holders)	Per Event - Manual	LKR 20.00
Online Banking		
Online Banking Setup Fee (Individual)	Per Request - Manual	FOC
Online Banking Setup Fee (Business Banking)	Per Request - Manual	LKR 1,000.00
Online Banking Monthly Fee (Individual)	Per Event - Auto	LKR 50.00
Online Banking Annual Fee (Business Banking)	Per Event -Manual	LKR 500.00
SMS Alerts		
SMS Alerts Setup Fee	Per Event -Manual	LKR 150.00
Annual Fee - 02nd Year onwards	Per Annum - Manual	LKR 100.00