

| 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 | 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 without a early settlement fee applicable to all loans | 5% |
| Early settlement fee (After 1 Year of granting the Facility) | | | 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 without a early settlement fee applicable to all loans | 5% |
| Early settlement fee (After 1 Year of granting the Facility) | | | 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 | Upto LKR 100,000 | Per Request | LKR 2,500.00 |
| | From LKR 100,001/- to LKR 500,000 | Per Request | 1% |
| | Over LKR 500,000 | Per Request | 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 | | Per deed per copy | LKR 2,500.00 |
| Issuing certified copies | | 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 |