CHARGE TYPE		FREQUENCY	Fees and Commission
CHARGETTE		PREQUENCY	(with effect from 15-January- 2024)
Loans and Advances			2021)
Cash Back Facilities - Loans, POD & Bank Guarantees			
	Personal Accounts		LKR 2,000.00
Cash Back Loan/ POD Processing Fees	Business Accounts		Less than 5.0Mn LKR 2,000.00
			Above 5.0 Mn LKR 5,000.00
	Mithaut abance to torms and		Individual - LKR 1,000.00
Cash Back Facility Renewal	Without change to terms and conditions		Corporate - Less than 5.0Mn LKR 1,000.00
	conditions		Above 5.0 Mn LKR 2,500.00
	With change to terms and conditions		Individual - LKR 2,000.00
Cook Book Facility Banassal			Corporate -
Cash Back Facility Renewal			Less Than 5.0Mn LKR 2,000.00 -
			Above 5Mn LKR 5,000.00
Overdrafts - Retail Banking			. VP 0 500 00
		Up to 500K 500K - 1Mn	LKR 2,500.00
Permanent Overdraft set up fee/Processing Fee		1Mn - 25Mn	LKR 5,000.00 0.5% (Max - LKR 100,000.00)
(Excluding Cash Back OD)			0.375% (Max - LKR 150,000.00)
			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 Minimum Overdraft monthly interest		Per Transaction	LKR 150.00
,		Per Month	LKR 300.00
Consumer Loans Personal & Education Loans			
reisonal & Education Loans	Loans up to 500K	Per Event	LKR 5,000.00
Processing Fee - 50% waived for Salary Savings Account holders, subject t		Per Event	LKR 8,500.00
	Loans above 7.5Mn	Per Event	LKR 12,500.00
			5% or Min LKR 10,000.00
Early settlement fee (withing 1 year of granting the facility)			whichever
		Partial setllement upto 10% of outsatnding amount	is higher
Forth continuent for (After 1 Year of granting the Facility)			4% or Min LKR 10,000.00
Early settlement fee (After 1 Year of granting the Facility)			whichever is higher
Early settlement fee - Salary Savings Account Holders			50% FROM THE PREVAILING
(Subject to servicing 1 year form the loan tenure and 6 months regular sala	ry credit prior to the settlement date)	Settlement Capital	TARIFF RATE
Default penalty charge		Per Event	2% from the due amount
Personal Loans (PILOTS)			
	Loans up to 500K	Per Event	LKR 5,000.00
Processing Fee - 50% waived for Salary Savings Account holders, subject t	-	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)			4% or Min LKR 10,000.00 whichever
zerry section energy (withing 2 year or granting the radiity)		Partial setllement upto 10% of outsatnding amount without a early settlement fee applicable to all loans	is higher
			2% or Min LKR 10,000.00
Early settlement fee (After 1 Year of granting the Facility)			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
, and the second	Max	Per Event	LKR 100,000.00
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%
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 sala	ry credit prior to the settlement date)	· · · · · · · · · · · · · · · · · · ·	TARIFF RATE
Default penalty charge Stamp Duty		Per Event Loan Amount	2% from the due amount As per regulations
Loan Against Property (LAP)		Loan Allount	no per regulations
	Loans up to LKR 5Mn	Per Event	
Proceeding Fee	Loans up to LKR 25Mn	Per Event	
Processing Fee	Loans up to LKR 50Mn	Per Event	0.5% Minimum LKR 10,000.00
	Loans up to LKR 100Mn & Above	Per Event	
Early settlement fee (withing 1 year of granting the facility)		Partial setllement upto 10% of outsathding amount	5%
Early settlement fee (After 1 Year of granting the Facility)			4%
Default penalty charge Stamp Duty (Loans above 3Mn)		Per Event Loan Amount	2% from the due amount As per regulations
Vehicle Loans		Loan Allount	no per regulations
	Loans up to 3.0Mn	Per Event	LKR 5,000.00

			Fees and Commission
CHARGE TYPE		FREQUENCY	(with effect from 15-January-
Dracessing Co.			2024)
Processing Fee	Loans up to 8.0Mn Loans above 8.0Mn	Per Event Per Event	LKR 12,500.00 LKR 20,000.00
Early settlement fee (withing 1 year of granting the facility)	Loans above 8.0Will		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 carry settlement ree applicable to all loans	
Early settlement fee - Salary Savings Account Holders (Subject to servicing 1 year form the loan tenure and 6 months regular sala	ry cradit prior to the cattlement data)	Settlement Capital	50% FROM THE PREVAILING
Default penalty charge	ry creat prior to the settlement date)	Per Event	TARIFF RATE 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
	Pre arrange tempory facilities	Per Request	LKR 35,000.00
All Tempory Limits	(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
Renewal	Above 25Mn	Per Request	LKR 20,000.00 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		la e .	0.50/ (0.4)
	Loans up to LKR 5Mn Loans up to LKR 25Mn	Per Event Per Event	0.5% (Min LKR 5,000.00) 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)
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 Stamp Duty (Loans above 3Mn)		Per Event Loan Amount	As per regulations
Retail Facilities/ Revolving Loans		LOAN AMOUNT	As per regulations
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 Agri / Micro Facility		Loan Amount	As per regulations
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	
Additional Request		r er nequest	LKR 5,000.00
·		Per Request	LKR 1,000.00
Renewal		Per Request Per Request	LKR 1,000.00 LKR 5,000.00
Renewal Early settlement fee		Per Request	LKR 1,000.00
Renewal		Per Request Per Request Settlement Capital	LKR 1,000.00 LKR 5,000.00 FOC
Renewal Early settlement fee	up to LKR 1,000,000	Per Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00
Renewal Early settlement fee		Per Request Per Request Settlement Capital	LKR 1,000.00 LKR 5,000.00 FOC
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking)	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 LKR 5,000,001 - LKR 10,000,000	Per Request Per Request Settlement Capital Per Event Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 O.1% of the loan value subject to a
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000	Per Request Per Request Settlement Capital Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above	Per Request Per Request Settlement Capital Per Event Per Event Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a Max of LKR 250,000.00.00
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above	Per Request Per Request Settlement Capital Per Event Per Event Per Event Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a Max of LKR 250,000.00 1.50%
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee	Up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 Request Per Request Settlement Capital Per Event Per Event Per Event Per Event Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a Max of LKR 250,000.00.00
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 LKR 5,000,001 - LKR 10,000,000 LKR 10,000,001 and above	Per Request Per Request Settlement Capital Per Event Per Event Per Event Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a Max of LKR 250,000.00 1.50% 1.00% 0.75%
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee	Up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 Request Per Request Settlement Capital Per Event Per Event Per Event Per Event Per Event Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a Max of LKR 250,000.00.00
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee	Up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a 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
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee	Up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 5,000.00 LKR 10,000.00 0.1% of the loan value subject to a way of the loan value subject to a w
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property	Up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 10,000.00 LKR 10,000.00 0.1% of the loan value subject to a subject to subject
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property Housing loans Vehicle Loans Issuing certified copies	Up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 5,000.00 LKR 10,000.00 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
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 55,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 LKR 2,500.00 LKR 2,500.00 LKR 10,000.00 LKR 10,000.00 0.1% of the loan value subject to a way of LKR 250,000.00 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
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies Sending Letter of Demand	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 55,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 10,000.00 LKR 10,000.00 O.1% of the loan value subject to a way of the loan value subject to a way of the loan value subject to a way 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
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies Sending Letter of Demand Court appearances by in house lawyers	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 55,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 LKR 2,500.00 LKR 2,500.00 LKR 10,000.00 0.1% of the loan value subject to a Max of LKR 250,000.00 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 LKR 2,500.00
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies Sending Letter of Demand	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 55,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 5,000.00 LKR 1,000.00 O.1% of the loan value subject to a 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 LKR 3,000.00 LKR 3,000.00
Renewal Early settlement fee Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking) Loan Amount Legal Fee Property Housing loans Vehicle Loans Issuing certified copies Issuing certified copies Issuing Letter of Demand Court appearances by in house lawyers Loan Balance Confirmation	up to LKR 1,000,000 LKR 1,000,001 - LKR 5,000,000 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 55,000,000 25,000,001 to 50,000,000 Above 50,000,001	Per Request Per Request Settlement Capital Per Event	LKR 1,000.00 LKR 5,000.00 FOC LKR 2,500.00 LKR 1,000.00 LKR 1,000.00 O.1% of the loan value subject to a 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