

Account Maintenanances			
1 Savings Accounts			
		Frequency	Fees and Commission
1.1	Minimum Monthly average balance to be maintain	Monthly	500
1.2	Minimum Balance fee per month	Monthly	50
1.3	Dormant /Inactive Account Maintenance Charge	Per Quarter	250
1.4	Issue of Duplicate Passbook	Per Event	500
1.5	Account Closure	Per Event	500
1.6	Account Statement	Daily	Per Month 2,000
		Weekly	Per Month 1,000
		Monthly	Per Month 500
		Quarterly	Free
	For printed statements additionally (current year)	Per Page	50
	For printed statements additionally (except current year)	Per Page	100
2 Current Accounts			
2.1 Personal Current Account			
		Frequency	Fees and Commission
2.1.1	Minimum Monthly average	Monthly	5,000
2.1.2	Minimum Balance fee per month	Monthly	250
2.1.3	Normal Closure	Per Event	1,000
	Bad Conduct	Per Event	2,000
2.2 Business Current Account			
		Frequency	Fees and Commission
2.2.1	Minimum Monthly average	Monthly	10,000
2.2.2	Minimum Balance fee per month	Monthly	1,000
2.2.3	Normal Closure	Per Event	2,000
	Bad Conduct	Per Event	5,000
2.3 Cheques			
		Frequency	Fees and Commission
2.3.1	Issuance of Cheque Books	Per Leaf	35
2.3.2	Continuous Cheque Leafs / Special design	Per Leaf	35 + Printing cost
2.3.3	Loose Leaf	Per Leaf	200
2.3.4	Cheque Book reported lost (Entire cheque book / unused part)	Per Book	5,000
2.3.5	Paid Cheque Photo Copies	Per copy	200
2.3.6	Additional Fee For Unreturned Cheque Leaves (Account Closure)	Per Leaf	50
2.4 Return of Cheques			
		Frequency	Fees and Commission
	Inward Cheque Returns (Cargills Bank Cheques)		
2.4.1	Due to Inadequate funds (RD)	Per Event	5,000
2.4.2	Effects not Realized (ENR)	Per Event	1,500
2.4.3	Technical Errors	Per Event	500
2.4.4	Payment Postponed Pending Drawer's Confirmation (PPDC)	Per Event	4,000
2.4.5	Transfer Chq represented - RD	Per Event	250
2.4.6	Late Return Charges	Per Event	Charges equivalent to the relevant Cheque Return Reason
	Outward Cheque Returns (Other Bank Cheques)		
2.4.7	Outward Cheque Returns	Per Cheque	200.00 + Postage
2.4.7	Issuance of duplicate Cheque return notification	Per CRN	500
2.5 Stop Payments			
		Frequency	Fees and Commission
2.5.1	Account with adequate funds	Per Leaf	1,500
2.5.2	Account without funds	Per Leaf	5,000
2.5.3	Revocation of a Stop Payment/ per Request	Per Event	1,500
2.5.4	Renewal of Stop Payment	Per Event	1,500
2.6 Cheques marked for payment			
		Frequency	Fees and Commission
2.6.1	Outward collection	Per Event	3,500
2.6.2	Outward purchase	Per Cheque	3,000
2.6.3	Inward	Per Cheque	2,000
2.7 Account Statement			
		Daily	Per Month 2,000
		Weekly	Per Month 1,000
		Monthly	Free
	For printed statements additionally	Per Page	50
3 Fixed Deposit			
		Frequency	Fees and Commission
3.1	Premature withdrawals	Per Event	Free *Interest paid at normal savings rate for FDs held beyond 30 days**
3.2	Issuance of Duplicate Receipt	Per Event	1,000
3.3	Issuance of Duplicate Renewal Notice	Per Event	100
3.4	WHT Certificate Re-Issuance	Per Request	500
4 Common Charges			
		Frequency	Fees and Commission
4.1 E Statements (Registered)			
4.1.1	On stipulated frequency	Monthly	Free
4.1.2	Other than stipulated frequency	Daily - Per Month Weekly - Per Month	1,000 500
4.2 Pay Orders			
4.2.1	Issuance	A/C Holder	Per Event 600
		Non A/C Holder	Per Event 2,000
4.2.2	Cancellation	A/C Holder	Per Event 1,500
		Non A/C Holder	Per Event 1,500
4.2.3	Issuance of Duplicate Pay Orders	A/C Holder	Per Event 2,000
		Non A/C Holder	Per Event 2,000
4.3 Balance/Account Confirmation			
4.3.1	Individual	Standard format	Per Event 600
		Special format	Per Event 1,000
4.3.2	Corporate	Standard format	Per Event 1,500 / USD 10
		Special format	Per Event 1,500 / USD 10

4.3.3	Search Fee For Collection Of Data For Tax Purposes, Interest Recovered /Paid (Additional Fee for previous year)				1,000
4.4 Additional Statement (Per Statement)					
4.4.1	Within 12 months	Personal	Per Page		200
		Business	Per Page		200
4.4.2	After 12 months	Personal	Per Page		250
		Business	Per Page		500
4.4.3	Temporary statement		Per Page		200
4.5 FCY Issuance of Notes					
4.5.1	Rupee Account		Per Event		1%
4.5.2	Foreign Currency Account		Per Event		0.75%
4.6 Cash Orders					
4.6.1	Preparation of cash denominations for bulk payments		Per Cash Order		1,500
4.7 ATM Charges					
			Cash Withdrawal		Balance Inquiry
4.7.1	Cargills Bank Limited ATM's		5		Free
4.7.2	Other Local Banks ATM's Network connected to Lanka Pay		30		7.5
4.7.3	Foreign Bank ATM's (MasterCard,Cirrus, Maestro accepted ATM's)		1,000		100
4.7.4	* Foreign Banks Cash Withdrawals and Balance Inquiries may be subjected to an additional charge.				
4.8 Other Type of Fee Charges - DEBIT					
		Personalized	Instant		Tapit
4.8.1	Annual Fee - 1st year		750	600	3000
4.8.2	Annual Fee - 2nd year onwards		750	750	3000
4.8.3	Card Replacement Fee		1000	1000	2000
4.8.4	Over the Air Code (OTAC) Issuance/ Replacement Fee		Free	Free	Free
4.8.5	PIN Replacement Fee		100	100	N/A
4.8.6	Image Card service fee-Own Images		750	N/A	N/A
4.8.7	Image Card service fee-Gallery Images		500	N/A	N/A
4.8.8	Image Replacement fee (Additionally Card replacement fees applicable)		1250	N/A	N/A
4.8.9	Image Renewal Fee		750	N/A	N/A
4.8.10	Debit limit adjustment fee (Temporary)		1000	1000	1000
4.8.11	Debit limit adjustment fee (Permanent)		500	500	500
4.9 Online Banking					
4.9.1	Online Banking Setup Fee (Individual)		Per Request		Free
4.9.2	Online Banking Setup Fee (Business Banking)		Per Request		1,000
4.9.3	Online Banking Annual Fee (Individual)		Per Event		600
4.9.4	Online Banking Annual Fee (Business Banking)		Per Event		1,000 for first 3 users & 500 for each additional users
4.9.5	GovPay Transaction Charge (CEFT Fee)		Per Event		15
4.10 SMS Alerts					
4.10.1	SMS Alerts Setup Fee		Per Event		Free
4.10.2	Annual Fee - 02nd Year onwards		Per Annum		250
4.11 Utility Bill Charges					
4.11.1	LECO / Water / CEB / SLT Bills	Over The Counter (Account Holders)	Per Event		25