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1.4.3.2	Second return	300 per cheque + postage if applicable	N/A	300 per cheque + postage if applicable	N/A	300 per cheque + postage if applicable	N/A	300 per cheque + postage if applicable	N/A	300 per cheque + postage if applicable	N/A	300 per cheque + postage if applicable	N/A	System Recovery
1.4.4	Outward Cheque Returns													
1.4.4.1	Refer to drawer	5,000 per cheque	N/A	5,000 per cheque	N/A	5,000 per cheque	N/A	5,000 per cheque	N/A	5,000 per cheque	N/A	5,000 per cheque	N/A	System Recovery
1.4.4.2	Payment postponed	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	System Recovery
1.4.4.3	Effects not Realized	1,500 per cheque	N/A	1,500 per cheque	N/A	1,500 per cheque	N/A	1,500 per cheque	N/A	1,500 per cheque	N/A	1,500 per cheque	N/A	System Recovery
1.4.4.3	Technical error cheques													
1.4.4.3.1	Amount in words and figures differ	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.4.3.2	Drawer's signature differs from the specimen	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.4.3.3	Alteration not confirmed by the drawer	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.4.3.4	Cheque incomplete	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.4.3.5	Cheque not drawn in accordance with the mandate	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.4.3.6	Cheque irregularly drawn	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.4.3.7	Payment of technical error cheques	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	750 per cheque	N/A	File Upload
1.4.5	Cheques Marked for Payment													
1.4.5.1	Outward	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	4,000 per cheque	N/A	Manual Recovery
1.4.5.2	If sent on collection	1,500 per cheque + actual transport cost	N/A	1,500 per cheque + actual transport cost	N/A	1,500 per cheque + actual transport cost	N/A	1,500 per cheque + actual transport cost	N/A	1,500 per cheque + actual transport cost	N/A	1,500 per cheque + actual transport cost	N/A	System Recovery with Manual Intervention
1.4.5.3	If purchased	0.35% of the value or 2,000 - whichever is higher	N/A	0.35% of the value or 2,000 - whichever is higher	N/A	0.35% of the value or 2,000 - whichever is higher	N/A	0.35% of the value or 2,000 - whichever is higher	N/A	0.35% of the value or 2,000 - whichever is higher	N/A	0.35% of the value or 2,000 - whichever is higher	N/A	System Recovery with Manual Intervention
1.4.5.4	Inward - DFCC cheque	2,000 per cheque + pay order charges	N/A	2,000 per cheque + pay order charges	N/A	2,000 per cheque + pay order charges	N/A	2,000 per cheque + pay order charges	N/A	2,000 per cheque + pay order charges	N/A	2,000 per cheque + pay order charges	N/A	System Recovery with Manual Intervention
1.4.6	Cheque Referral Charges													
1.4.6.1	Inward	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	System Recovery
1.4.6.2	Counter	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	Manual Recovery
1.4.6.3	Transfer	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	500 per cheque	N/A	Manual Recovery
1.4.7	Cheque Purchases													
1.4.7.1	Cheque purchase fee	1.5% of the value Min. 2,500 per cheque	N/A	1.5% of the value Min. 2,500 per cheque	N/A	1.5% of the value Min. 2,500 per cheque	N/A	1.5% of the value Min. 2,500 per cheque	N/A	1.5% of the value Min. 2,500 per cheque	N/A	1.5% of the value Min. 2,500 per cheque	N/A	Manual Recovery
1.4.8	Handling Post Dated Cheques													
1.4.8.1	With facility	50 per cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Manual Recovery
1.4.8.2	Without facility	50 per cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Manual Recovery

1.4.9	Statement Charges - All CASA Accounts													
1.4.9.1	Daily - Over the counter	2,000 per month	USD 15 per month	2,000 per month	USD 15 per month	2,000 per month	USD 15 per month	2,000 per month	USD 15 per month	Free	Free	Free	Free	Manual Recovery
1.4.9.2	Weekly - Over the counter	1,500 per month	USD 10 per month	1,500 per month	USD 10 per month	1,500 per month	USD 10 per month	1,500 per month	USD 10 per month	Free	Free	Free	Free	Manual Recovery
1.4.9.3	Monthly - By post	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A
1.4.9.4	Temporary statements on request - Over the counter	200 per page	Equivalent in any other foreign currency	200 per page	Equivalent in any other foreign currency	200 per page	Equivalent in any other foreign currency	200 per page	Equivalent in any other foreign currency	200 per page	Equivalent in any other foreign currency	Free	Free	System Recovery with Manual Intervention

1.4.9.5	Temporary statements on request - Corporate	200 per page										N/A	N/A	System Recovery with Manual Intervention
1.4.9.6	eStatements - Daily (Ad hoc - includes PDF, MT940)	1,000 per account	USD 10 per account	1,000 per account	USD 10 per account	1,000 per account	USD 10 per account	1,000 per account	USD 10 per account	1,000 per account	USD 10 per account	Free	Free	System Recovery - upon full system implementation
1.4.9.7	eStatements - Weekly (Ad hoc)	500 per account	USD 5 per account	500 per account	USD 5 per account	500 per account	USD 5 per account	500 per account	USD 5 per account	Free	Free	Free	Free	
1.4.9.8	eStatements - Monthly	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A
1.4.9.9	eStatements (Business) - Daily (Ad hoc - includes PDF, MT940)	1,000 per account	USD 10 per account	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.4.9.10	eStatements (Business) - Weekly (Ad hoc)	500 per account	USD 5 per account	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.4.9.11	eStatements (Business) - Monthly	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.4.9.12	DFCC Teen - eStatement (issue only on monthly basis)	Free	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.4.9.13	Passbook accounts	200 per page	N/A	200 per page	N/A	200 per page	N/A	Free	Free	Free	Free	Free	Free	Manual Recovery
1.5 Fixed Deposit Interest Payment														
1.5.1	DFCC Bank - Internal transfers	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A
1.5.2	Other Banks - SLIPS	50	N/A	50	N/A	50	N/A	50	N/A	Free	Free	Free	Free	System Recovery
1.5.3	Other Banks - RTGS	1,000	USD 10	1,000	USD 10	1,000	USD 10	500	USD 5	500	USD 5	500	USD 5	System Recovery with Manual Intervention
1.5.4	Other Banks - Pay order	2,000	Refer OTT charges	2,000	Refer OTT charges	2,000	Refer OTT charges	2,000	Refer OTT charges	2,000	Refer OTT charges	2,000	Refer OTT charges	System Recovery with Manual Intervention
1.6 Service Charges														
1.6.1	Over the counter withdrawal fee	50 (Below 200K)	N/A	50 (Below 200K)	N/A	50 (Below 200K)	N/A	50 (Below 200K)	N/A	Free	N/A	50 (Below 200K)	N/A	System Recovery
1.6.2	Minimum balance maintenance for current accounts: If the balance falls below LKR 10,000	500 per month	USD 0.50 per month or equivalent in any other authorised FCY	Free	USD 0.50 per month or equivalent in any other authorised FCY	Free	USD 0.50 per month or equivalent in any other authorised FCY	Free	USD 0.50 per month or equivalent in any other authorised FCY	Free	Free	Free	N/A	System Recovery
1.6.11	Minimum Avarage balance not maintenance fee - Savings Accounts (Exclude Pinnacle + Junior Products)	50	N/A	50	N/A	50	N/A	50	N/A	N/A	N/A	N/A	N/A	System Recovery
1.6.3	Issuance of duplicate passbook	300	N/A	300	N/A	300	N/A	300	N/A	Free	N/A	Free	N/A	Manual Recovery
1.6.4	Dormant account maintenance fee - if the balance is below LKR 1,000	100 per month	USD 1 per month or equivalent in any other authorised FCY	100 per month	USD 1 per month or equivalent in any other authorised FCY	100 per month	USD 1 per month or equivalent in any other authorised FCY	100 per month	USD 1 per month or equivalent in any other authorised FCY	100 per month	USD 1 per month or equivalent in any other authorised FCY	100 per month	USD 1 per month or equivalent in any other authorised FCY	System Recovery
1.6.12	Dormant account maintenance fee - if the balance is below LKR 1000.01 - 5000	50	N/A	50	N/A	50	N/A	50	N/A	N/A	N/A	N/A	N/A	System Recovery

1.6.5	Issuance of duplicate FD certificates	2,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	2,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	2,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	2,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	2,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	2,000 per certificate	USD 5 per month or equivalent in any other authorised FCY	Manual Recovery
1.6.6	Savings account closure	1000 per account	Equivalent in any other authorised FCY	1000 per account	Equivalent in any other authorised FCY	1000 per account	Equivalent in any other authorised FCY	1000 per account	Equivalent in any other authorised FCY	1000 per account	Equivalent in any other authorised FCY	Free	Free	System Recovery
1.6.7	Current account closure - Voluntary	2000 per account	Equivalent in any other authorised FCY	2000 per account	Equivalent in any other authorised FCY	2000 per account	Equivalent in any other authorised FCY	2000 per account	Equivalent in any other authorised FCY	2000 per account	Equivalent in any other authorised FCY	Free	Free	System Recovery

1.6.8	Current account closure - Due to unsatisfactory conduct	Max. 2,500 per account or available balance	N/A	Max. 2,500 per account or available balance	N/A	Max. 2,500 per account or available balance	N/A	Max. 2,500 per account or available balance	N/A	Max. 2,500 per account or available balance	N/A	Max. 2,500 per account or available balance	N/A	Manual Recovery
1.6.9	ATM/CRM Withdrawal Fee	5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	System Recovery
1.6.10	Abandoned Fee (One Off)	500	N/A	500	N/A	500	N/A	500	N/A	500	N/A	500	N/A	System Recovery
Where unspecified, the normal tariff shall apply to premier and staff category customers														
Where specified 18% VAT shall apply														

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2.7.2	DFCC Aloka - Cash withdrawal from LankaPay ATM network		30	Equivalent LKR amount in the account currency at the prevailing exchange rate		30	Equivalent LKR amount in the account currency at the prevailing exchange rate		30	Equivalent LKR amount in the account currency at the prevailing exchange rate		Free	N/A		Free	N/A		Free	N/A		System Recovery
2.7.3	Balance inquiry from LankaPay ATM network		7.5			7.5			7.5	Free		Free		Free		Free		Free		Free	System Recovery
2.7.4	Cash withdrawal from Foreign ATMs		1200	Equivalent LKR amount in the account currency at the prevailing exchange rate		1200	Equivalent LKR amount in the account currency at the prevailing exchange rate		1200			1200		1200		750					System Recovery
2.7.5	Balance inquiry from Foreign ATMs		300			300			300	Equivalent LKR amount in the account currency at the prevailing exchange rate		300	Equivalent LKR amount in the account currency at the prevailing exchange rate		300	Equivalent LKR amount in the account currency at the prevailing exchange rate		100	Equivalent LKR amount in the account currency at the prevailing exchange rate		System Recovery
2.7.6	Card Limit Increase/Decrease Fee		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		Manual Recovery
2.7.7	Maintenance Fee - Adding/Removing Accounts		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		Manual Recovery
2.7.8	Foreign Currency Transaction Conversion Markup		3.5% of the transaction value	3.5% of the transaction value		3.5% of the transaction value	3.5% of the transaction value		3.5% of the transaction value	3.5% of the transaction value		3.5% of the transaction value	3.5% of the transaction value		3.5% of the transaction value	3.5% of the transaction value		3.5% of the transaction value	3.5% of the transaction value		System Recovery
2.7.9	Unsuccessful Transaction Dispute Fee		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		250	Equivalent LKR amount in the account currency at the prevailing exchange rate		Manual Recovery
2.7.10	Fuel Surcharge		1% from the transaction value	1% from the transaction value		1% from the transaction value	1% from the transaction value		1% from the transaction value	1% from the transaction value		1% from the transaction value	1% from the transaction value		1% from the transaction value	1% from the transaction value		1% from the transaction value	1% from the transaction value		File Upload
2.7.11	Debit Card DOC Fee		3.5% of the transaction amount (This is applicable for all Debit Card Products.)	3.5% of the transaction amount (This is applicable for all Debit Card Products.)		3.5% of the transaction amount (This is applicable for all Debit Card Products.)	3.5% of the transaction amount (This is applicable for all Debit Card Products.)		3.5% of the transaction amount (This is applicable for all Debit Card Products.)	3.5% of the transaction amount (This is applicable for all Debit Card Products.)		3.5% of the transaction amount (This is applicable for all Debit Card Products.)	3.5% of the transaction amount (This is applicable for all Debit Card Products.)		3.5% of the transaction amount (This is applicable for all Debit Card Products.)	3.5% of the transaction amount (This is applicable for all Debit Card Products.)		3.5% of the transaction amount (This is applicable for all Debit Card Products.)	3.5% of the transaction amount (This is applicable for all Debit Card Products.)		System Recovery
2.7.12	Cash withdrawal from DFCC ATMs		5	Equivalent LKR amount in the account currency at the prevailing exchange rate		5	Equivalent LKR amount in the account currency at the prevailing exchange rate		5	Equivalent LKR amount in the account currency at the prevailing exchange rate		Free	Free		Free	Free		Free	Free		System Recovery

					exchange rate		exchange rate							
2.7.13	DFCC Aloka -Cash withdrawal from DFCC ATMs		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate	Free	Free	Free	Free	Free	Free	System Recovery
2.7.14	DFCC Aloka - Balance inquiry from LankaPay ATM network		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate	Free	Free	Free	Free	Free	Free	System Recovery
2.7.15	DFCC Aloka/Teen - Cash withdrawal from Foreign ATMs		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	System Recovery
2.7.16	DFCC Aloka/Teen - Balance inquiry from Foreign ATMs		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate		Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	Equivalent LKR amount in the account currency at the prevailing exchange rate	System Recovery
Dynamic Currency Conversion (DCC) DCC processing fee of 3.5% will be charged on the billed amount with effect from 15th January 2022 for both Credit and Debit Card transactions. This fee will be shown as a separate transaction and processed to the Credit Card/Bank Account within 7 working days from the transaction posting date. The stamp duty of 2.5% will be applicable for DCC Credit Card transactions. What is a DCC transaction? A DCC transaction is a service offered at POS, E-commerce or any card acceptance modes by merchants/service providers who are located locally or overseas or online. The DCC service converts a foreign currency transaction into the currency of the Credit Card/Bank Account at the point of sale and processes the agreed billing currency amount to the Credit Card/Bank Account. What happens if the transaction is converted via DCC service? The merchant/service provider will convert the foreign currency transaction amount into the currency of the Credit Card/Bank Account using an exchange rate determined by the relevant merchant/service provider and agreed with the cardholder. This rate may differ from the foreign exchange rates being used by Visa, Mastercard or other relevant card scheme associations.														
2.8	Debit Card Daily Transaction Limits													
2.8.1	Daily Withdrawal Limit	200,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	200,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	200,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	200,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	200,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	200,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	N/A
2.8.2	Daily POS Limit	300,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	300,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	300,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	300,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	300,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	300,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	N/A
2.8.3	Fund Transfer Between Own A/C's	5,000,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	5,000,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	5,000,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	5,000,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	5,000,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	5,000,000	Equivalent LKR amount in the account currency at the prevailing exchange rate	N/A
2.9	Safe Deposit Lockers													
2.9.1	Small													
2.9.1.1	Deposit	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings	100,000 FD/50,000 Savings	USD 5,000 FD/ 1,000 Savings	100,000 FD/ 50,000 Savings	USD 5,000 FD/ 1,000 Savings	Manual Recovery
2.9.1.2	Rental	6,000 per annum + VAT	USD 50 per annum	6,000 per annum + VAT	USD 50 per annum	6,000 per annum + VAT	USD 50 per annum	6,000 per annum + VAT	USD 50 per annum	6,000 per annum + VAT	USD 50 per annum	Free	Free	Manual Recovery
2.9.2	Medium													
2.9.2.1	Deposit	200,000 FD/ 100,000 Savings	USD 10,000 FD/ 2,000 Savings	200,000 FD/ 100,000 Savings	USD 10,000 FD/ 2,000 Savings	200,000 FD/ 100,000 Savings	USD 10,000 FD/ 2,000 Savings	200,000 FD/ 100,000 Savings	USD 10,000 FD/ 2,000 Savings	200,000 FD/ 100,000 Savings	USD 10,000 FD/ 2,000 Savings	200,000 FD/ 100,000 Savings	USD 10,000 FD/ 2,000 Savings	Manual Recovery
2.9.2.2	Rental	8,000 per annum + VAT	USD 65 per annum	8,000 per annum + VAT	USD 65 per annum	8,000 per annum + VAT	USD 65 per annum	8,000 per annum + VAT	USD 65 per annum	8,000 per annum + VAT	USD 65 per annum	Free	Free	Manual Recovery

2.9.3	Large													
2.9.3.1	Deposit	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	400,000 FD/ 150,000 Savings	USD 10,000 FD/ 2,000 Savings	Manual Recovery
2.9.3.2	Rental	10,000 per annum + VAT	USD 65 per annum	10,000 per annum + VAT	USD 65 per annum	10,000 per annum + VAT	USD 65 per annum	10,000 per annum + VAT	USD 65 per annum	10,000 per annum + VAT	USD 65 per annum	Free	Free	Manual Recovery
2.9.4	Maintenances													
2.9.4.1	Replacement of keys/locks	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Actual Cost+ 4000	Manual Recovery

2.1	Balance Confirmation Letters													
2.10.1	Personal To embassies, universities, auditors, inland revenue, others	Visa-1000 Audit/other-750	Equivalent in any other authorised FCY	Visa-1000 Audit/other-750	Equivalent in any other authorised FCY	Visa-1000 Audit/other-750	Equivalent in any other authorised FCY	Visa-1000 Audit/other-750	Equivalent in any other authorised FCY	Visa-1000 Audit/other-750	Equivalent in any other authorised FCY	Free	Free	Manual Recovery
2.10.2	Business To embassies, universities, auditors, inland revenue, others	1,500	USD 10	1,500	USD 10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Manual Recovery
2.10.3	Special formats,requesting details for than a year, amendments to issued balance confirmations	2,000	Equivalent at the prevailing exchange rate	2,000	Equivalent at the prevailing exchange rate	2,000	Equivalent at the prevailing exchange rate	2,000	Equivalent at the prevailing exchange rate	2,000	Equivalent at the prevailing exchange rate	Free	Free	Manual Recovery
2.11	SMS Alerts													
2.11.1	Personal	350 per account	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	File Upload
2.11.2	Personal - Minor Accounts	Free	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	File Upload
2.11.3	Personal - Teen Accounts	Setup Fee - Free Annual-350	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	File Upload
2.11.4	Personal - DFCC Ex staff	350	Free	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	File Upload
2.11.5	Business - SMS alerts	1,000 per account	USD 10 per account	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	File Upload
2.11.6	DFCC Aloka	200	N/A	Free	N/A	Free	N/A	Free	N/A	Free	N/A	Free	N/A	
2.14	Fee on Bill Payments													
2.14.1	Any utility bill payment (excluding CEB, LECO, SLT, Dialog Telecom, Dialog TV, Dialog Broadband and Mobitel)	100 per bill	Free	100 per bill	Free	Free	Free	Free	Free	Free	Free	Free	Free	Manual Recovery
2.15	Retrieval of Documents													
2.15.1	Any document	1000 per document	Free	1000 per document	Free	1000 per document	Free	Free	Free	Free	Free	Free	Free	Manual Recovery
2.16	Cash Orders													
2.16.1	Preparation of cash denominations	3,500 per order	Free	3,500 per order	Free	N/A	N/A	N/A	N/A	N/A	N/A	Free	Free	Manual Recovery
2.16.2	Supply of coins	3,000 per order - Within Colombo and 6,000 per order - Outstation	Free	3,000 per order - Within Colombo and 6,000 per order - Outstation	Free	N/A	N/A	N/A	N/A	N/A	N/A	Free	Free	Manual Recovery
2.17	Pawning													
2.17.1	Processing Fees	100 per transaction	N/A	100 per transaction	N/A	100 per transaction	N/A	100 per transaction	N/A	100 per transaction	N/A	100 per transaction	N/A	System Recovery

CHARGES		
NO.	DESCRIPTION	LAK
2.17.2	CRP status charges(per to single- single to bank)	1000
2.17.3	FOR processing fee	1500
2.17.4	Proposition downgrading fee	500
2.17.5	CRP on facility renewal	15000
2.17.6	Withdraw Savings Closures with special approval	500
2.17.7	Transfer Fee when transferring accounts from Active status to Dormant status	100
2.17.8	M Teller service fee - Per Transaction	20
2.17.9	Dormancy Fee - maintain a balance below Rs. 5,000 (equivalent in any foreign currency)	1000
Where unspecified, the normal tariff shall apply to premier and staff category customers		
OFFERED EQUIPMENT - 10 TO 30% OFFER DISCOUNT		

NO.	DESCRIPTION	DBU - LKR						FCBU	METHOD OF RECOVERY
		NORMAL	SALARY PLUS	SALARY PARTNER	PRESTIGE	PINNACLE	STAFF		
3.1	Currency Notes								
3.1.1	Issuance								
3.1.1.1	Cash	2.50% of the value Min. 500	2.50% of the value Min. 500	2.50% of the value Min. 500	Free	Free	Free	N/A	System Recovery with Manual Intervention
3.1.1.2	From LKR accounts	2.00% of the value Min. 1000	2.00% of the value Min. 1000	2.00% of the value Min. 1000	Free	Free	N/A	N/A	System Recovery with Manual Intervention
3.1.1.3	Foreign currency accounts	USD 5	USD 5	USD 5	Free	Free	USD 5	2.50% of the value Min. USD 5	System Recovery with Manual Intervention
3.1.1.4	Encashment of currency	Free	Free	Free	Free	Free	N/A	N/A	System Recovery with Manual Intervention
3.1.2	Deposits to Accounts								
3.1.2.1	LKR accounts	Free	Free	Free	Free	Free	Free	N/A	N/A
3.1.2.2	Foreign currency accounts	Free	Free	Free	Free	Free	Free	N/A	N/A
3.2	Issuance of Foreign Drafts								
3.2.1	From LKR Accounts								
3.2.1.1	Customer	1000	1000	1000	1000	1000	Free	N/A	System Recovery with Manual Intervention
3.2.1.2	Non customer	2,000	2,000	2000	2000	N/A	N/A	N/A	System Recovery with Manual Intervention
3.2.1.3	For import purposes	0.25% of the value - Min. 2,500 - Max. 4,000						N/A	Manual Recovery
3.2.2	From Foreign Currency Accounts								
3.2.2.1	Customer	USD 10	USD 10	USD 10	USD 10	USD 10	Free	USD 10	System Recovery with Manual Intervention
3.2.2.2	For import purposes	0.25% of the value - Min. USD 15 - Max. USD 25						N/A	Manual Recovery
3.3	Purchase of USD Foreign Drafts Sent on Local Clearing								
3.3.1	LKR accounts	750	750	750	750	750	Free	N/A	System Recovery + User to modify
3.3.2	Foreign currency accounts	0.5% of the value Min. USD 5	0.5% of the value Min. USD 5	0.5% of the value Min. USD 5	0.5% of the value Min. USD 5	0.5% of the value Min. USD 5	Free	0.5% of the value Min. USD 5	System Recovery + User to modify
3.4	Collection of Foreign Drafts								
3.4.1	LKR accounts	750 per collection + courier charges	750 per collection + courier charges	750 per collection + courier charges	750 per collection + courier charges	750 per collection + courier charges	Free	N/A	System Recovery + User to modify
3.4.2	Foreign currency accounts	USD 5 per collection + courier charges	USD 5 per collection + courier charges	USD 5 per collection + courier charges	USD 5 per collection + courier charges	USD 5 per collection + courier charges	Free	USD 5 per collection	System Recovery + User to modify
3.5	Stop Payment of Foreign Drafts								
3.5.1	LKR accounts	2,000	2,000	2,000	2,000	2,000	Free	N/A	System Recovery + User to modify
3.5.2	Foreign currency accounts	USD 15	USD 15	USD 15	USD 15	USD 15	Free	USD 15	System Recovery + User to modify
3.6	Cancellation of Foreign Drafts								

3.6.1	LKR accounts	4,750	4,750	4,750	4,750	4,750	Free	N/A	System Recovery + User to modify
3.6.2	Foreign currency accounts	USD 30	USD 30	USD 30	USD 30	USD 30	Free	USD 20	System Recovery + User to modify
3.7	Telegraphic Transfers (TT)								
3.7.1	Outward Telegraphic Transfers (OTT) by debiting a LKR Account								
3.7.1.1	Commission - Other	Education-350 0 Others-7,50 0	Education-350 0 Others-7,50 0	Education-350 0 Others-7,50 0	Education-350 0 Others-7,50 0	Education-350 0 Others-7,50 0	N/A	USD 70	System Recovery + User to modify
3.7.1.2	Commission in LKR - import purposes	2% of the payment value (Min 5000 - No Max)					N/A	N/A	System Recovery + User to modify
3.7.1.3	Swift	2,000	2,000	2,000	2,000	2,000	N/A	USD 20	System Recovery + User to modify
3.7.1.4	Amendment - LKR accounts	3,000	3,000	3000	3000	3000	N/A		System Recovery + User to modify
3.7.2	Outward Telegraphic Transfers (OTT) by debiting a FCY Account								
3.7.2.1	Commission - Other	USD 20	USD 20	USD 20	USD 20	USD 20	N/A	USD 20	System Recovery + User to modify
3.7.2.2	Commission in LKR - import purposes	0.25% of the payment value (Min USD 70 - Max 100)				0.125% of the of the payment value (Min USD 70-Max100)	0.125% of the of the payment value (Min USD 70-Max100)	0.25% of the of the payment value (Min USD 70-Max100)	System Recovery + User to modify
3.7.2.3	Swift	USD 15	USD 15	USD 15	USD 15	USD 15	FREE	USD 15	System Recovery + User to modify
3.7.2.4	Amendment - FCY accounts	USD 20	USD 20	USD 20	USD 20	USD 20	USD 10	USD 10	System Recovery + User to modify
3.7.3	Outward Telegraphic Transfers (OTT) for Migration								
3.7.3.1	Migration Allowance	10,000	10,000	10,000	10,000	10,000	10,000	10,000	System Recovery + User to modify
In addition to the above Bank Charges intermediary bank charges will be applicable									
3.7.5	Inward								
3.7.5.1	To LKR accounts	300	300	300	Free	Free	Free	-	System Recovery + User to modify
3.7.5.2	To foreign currency accounts	USD 3 or equivalent in any FCY	USD 3 or equivalent in any FCY	USD 3 or equivalent in any FCY	Free	Free	Free	USD 3 or equivalent in any FCY	System Recovery + User to modify
3.7.6	Repair charges on Inward TTs								
3.7.6.1	To LKR accounts	2,000	2,000	2,000	2,000	2,000	Free	-	System Recovery + User to modify
3.7.6.2	To foreign currency accounts	USD 10	USD 10	USD 10	USD 10	USD 10	-	USD 10	System Recovery + User to modify
3.7.7	Repair charges on Inward RTGS								
3.7.7.1	To LKR accounts	3,000	3,000	3,000	3,000	3,000	Free	USD 20	System Recovery + User to modify

3.7.8	Inward TT Cancellation Fee								
3.7.8.1	Recall of an Inward TT	USD 20	USD 20	USD 20	USD 20	USD 20	Free	USD 20	System Recovery + User to modify
where unspecified, the normal tariff shall apply to premier and staff category customers									
where specified 10% VAT shall apply									

No	DESCRIPTION	DBU - LKR		FCBU/DBU - FCY		METHOD OF RECOVERY
		COMMISSION	SWIFT	COMMISSION	SWIFT	
4.1	Imports					
4.1.1	Issuance of Documentary Credit					
4.1.1.1	Sight documentary credit (charged on the LC value + tolerance, if any)	0.25% per quarter or part thereof (if settlement through Foreign Currency) minimum USD50 1.5% for the 1st Quarter or part thereof and 0.45% for Each Additional Quarter or part thereof (if settlement through LKR) minimum 10,000.00	3,000	0.25% per quarter or part thereof minimum USD 50	USD 30	System Recovery
4.1.1.2	Usance documentary credit (charged on the LC value + tolerance, if any)	0.25% per quarter or part thereof (if settlement through Foreign Currency) minimum USD50 1.5% for the 1st Quarter or part thereof and 0.45% for Each Additional Quarter or part thereof (if settlement through LKR) minimum 10,000.00	3,000	0.25% per quarter or part thereof minimum USD 50	USD 30	System Recovery
4.1.1.3	Local Documentary Credit	0.25% per Quarter or part thereof (settlement through LKR A/C) minimum 6,000	3,000	0.25% per quarter or part thereof minimum USD 50	USD 30	
4.1.1.4	Standby documentary credit	0.5% per Quarter or part thereof (if settlement through Foreign Currency A/C) minimum USD55 2% for the 1st Quarter or part thereof and 0.45% for each Additional quarter or part thereof (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) minimum 10,000	3,500	0.5% per quarter or part thereof minimum USD 55	USD 30	System Recovery
4.1.1.5	Non issuance of processed documentary credit	5,000 per documentary credit	N/A	USD 50 per documentary credit	N/A	Manual Recovery
4.1.2	Amendments to Documentary Credit					
4.1.2.1	Value enhancement or validity extension - sight	0.25% per Quarter or part thereof (if settlement through Foreign Currency A/C) minimum 6,000 3% for the 1st Quarter or part thereof and 0.45% for each Additional quarter or part thereof (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) minimum 3,500	2,000	0.25% of the value minimum USD 35	USD 20	System Recovery
4.1.2.2	Value enhancement or validity extension - usance	0.25% per Quarter or part thereof (if settlement through Foreign Currency A/C) minimum 6,000 1.5% First QTR and 0.45% Per QTR or part thereof (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) minimum 3,500	2,000	0.25% of the value Minimum commission to USD 35 if settlement from DBU FCY Account.	USD 20	System Recovery
4.1.2.3	Any other amendments	3,000	2,000	USD 30	USD 20	System Recovery
4.1.2.4	Arranging documentary credit confirmations	5,000	1,000	USD 30	USD 10	System Recovery
4.1.2.5	If amendment charges on beneficiary	Minimum USD 50	USD 20	Minimum USD 50	USD 20	System Recovery
4.1.2.6	Non issuance of processed documentary credit - amendments	2,000	USD 20	USD 20	USD 20	Manual Recovery
4.1.2.7	Cancellation of the LC - If the full LC value is un-utilised prior to 45 days after expiry (with beneficiary's consent where necessary)	2,000	2,000	USD 20	USD 20	Manual Recovery
4.1.2.8	Issuance of draft LC copy	2,000 per LC	N/A	USD10	N/A	System Recovery
4.1.2.9	Issuance of draft amendment copy	750 per LC	N/A	USD 5	N/A	System Recovery
4.1.2.10	Reinstate closed documentary credit - handling charge	5,000	N/A	USD 50	N/A	System Recovery
4.1.3	Acceptance or Bills under Usance Letter of Credit					

4.1.3.1	Commission	0.375% per Quarter or part thereof (if settlement through Foreign Currency A/C) minimum 5,000 0.5% per Quarter or part thereof (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) minimum 5,000	2,000	0.375% per quarter or part thereof minimum USD 35	USD 20	System Recovery
4.1.4	Settlement of Bills Under Documentary Credit					
4.1.4.1	Bill Payments					
4.1.4.1.1	Sight bills	6,000	2,000	USD 30	USD 20	System Recovery
4.1.4.1.2	Accepted bills	N/A	2,000	N/A	USD 20	System Recovery
4.1.4.1.3	Foreign currency received from another bank to settle DC bills	0.25% of the foreign currency value	N/A	0.25% of the foreign currency value	N/A	System Recovery
4.1.4.2	Discrepancy Charges					
4.1.4.2.1	Charges on applicant	4,000	2,000	USD 40	USD 20	Manual Recovery
4.1.4.2.2	Charges on beneficiary - ACU countries	USD 75	USD 20	USD 75	USD 20	System Recovery - user to modify
4.1.4.2.3	Charges on beneficiary - All other countries	USD 85	USD 20	USD 85	USD 20	System Recovery - user to modify
4.1.4.2.4	Local bills	6,000	N/A	N/A	N/A	System Recovery
4.1.5	Remittance of Proceeds					
4.1.5.1	Where funds have NOT been claimed even though reimbursement has been provided in DC					
4.1.5.1.1	Beneficiary	USD 20	N/A	USD 20	N/A	System Recovery - user to modify
4.1.5.1.2	Applicant	3,000	N/A	USD 30	N/A	Manual Recovery
4.1.5.2	Where reimbursement of funds has not been provided in DC					
4.1.5.2.1	Charges on beneficiary - ACU countries	Min.USD 20 - Max. USD 35 + correspondence bank charges	N/A	Min.USD 20 - Max. USD 35 + correspondence bank charges	N/A	System Recovery - user to modify
4.1.5.2.2	Charges on beneficiary - All other countries	Min.USD 20 - Max. USD 70 + correspondence bank charges	N/A	Min.USD 20 - Max. USD 70 + correspondence bank charges	N/A	System Recovery - user to modify
4.1.5.2.3	Applicant	3,000	N/A	Min. USD 20 - Max. USD 70	N/A	Manual Recovery
4.1.5.2.4	Remittance made on behalf of another bank	USD 100	N/A	USD 100	N/A	Manual Recovery
4.1.6	Return of Documents to Foreign Banks					
4.1.6.1	Courier charges on applicant/Drawee	4,000	N/A	USD 40	N/A	Manual Recovery
4.1.6.2	Handling charges on applicant/Drawee	3,000	2,000	USD 20	USD 20	Manual Recovery
4.1.6.3	Courier charges on beneficiary/Principal	USD 50	N/A	USD 50	N/A	Manual Recovery
4.1.6.4	Handling charges on beneficiary/Principal	USD 50	2,000	USD 50	USD 20	Manual Recovery
4.1.7	Transfer of Documents to another Local Bank					
4.1.7.1	Handling fee	3,000	N/A	USD 30	N/A	Manual Recovery
4.1.8	Documentary Collections -Imports					
4.1.8.1	Charges on Drawee					
4.1.8.1.1	Documents against payment (DP)	2% of the invoice value (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) Minimum Rs 10,000/- 0.3% of the invoice value (if settlement through Foreign Currency A/C) Minimum USD 40	2,000	0.3% minimum USD 40	USD 20	System Recovery
4.1.8.1.2	Acceptance commission (DA)	2% of the invoice value (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) Minimum Rs 10,000/- 0.35% of the invoice value (if settlement through Foreign Currency A/C) Minimum USD 45	2,000	0.35% or Min USD 45	USD 20	System Recovery
4.1.8.1.3	DA bill payment	N/A	2,000	N/A	USD 20	System Recovery
4.1.8.1.4	Avalization	4% of the invoice value (if settlement by converting LKR into Foreign Currency and settlement through LKR A/C) Minimum Rs 10,000/- 0.35% of the invoice value (if settlement through Foreign Currency A/C) Minimum USD 45	2,000	0.6% per quarter or part thereof minimum USD 30	USD 20	System Recovery
4.1.8.1.5	Avalization bill payment	N/A	2,000	N/A	USD 20	System Recovery
4.1.8.2	Documents Against Acceptance (DA) - Extensions					

4.1.8.2.1	Charges on drawee	2,000	2,000	USD 20	USD 20	System Recovery
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4.1.8.2.2	Charges on principle	0.4% minimum USD 40	USD 20	0.4% minimum USD 40	USD 20	Manual Recovery
4.1.8.2.3	Handling fee of direct DA documents	3,000	N/A	USD 30	N/A	Manual Recovery
4.1.8.2.4	Amendments to direct DA/DP documents	2,500	N/A	USD 25	N/A	System Recovery
4.1.8.3	Closure of DA Bills - Handling Charge					
4.1.8.3.1	Charges on drawee	2,000	2,000	USD 20	USD 20	System Recovery
4.1.8.3.2	Charges on principle	USD 100	USD 20	USD 100	USD 20	Manual Recovery
4.1.8.4	Holding Unpaid Matured DA Bills - After 3 months maturity					
4.1.8.4.1	Charges on drawee	3000 per month	USD 20	USD 20 per month	USD 20	Manual Recovery
4.1.8.4.2	Charges on principle	USD 25 per month	USD 20	USD 25 per month	USD 20	Manual Recovery
4.1.8.5	Part Settlement of DA Bills					
4.1.8.5.1	Charges on drawee	2,000 per part payment	N/A	USD 20	N/A	Manual Recovery
4.1.8.5.2	Charges on Principal	USD 20 per part payment	USD 20	USD 20	USD 20	System Recovery
4.1.8.6	Documents Released Free of Payment - Handling Charge					
4.1.8.6.1	Charges on drawee	3,000	N/A	USD 30	N/A	System Recovery
4.1.8.6.2	Charges on Principal	USD 50	N/A	USD 50	N/A	Manual Recovery
4.1.8.6.3	Assignment of proceeds	USD 100	N/A	USD 100	N/A	Manual Recovery
4.1.8.6.4	Non submission of original DA accepted draft	1,000 per week	N/A	USD 10 per week	N/A	System Recovery
4.1.9	Issuance of Shipping Guarantees					
4.1.9.1	Upto 1 month from the date of issuance - LC/DP/DA	0.35% minimum 5000 + VAT	N/A	0.35% minimum USD 50	N/A	Manual Recovery
4.1.9.2	After 1 month until cancellation	2,500 per month	N/A	USD 25 per month	N/A	Manual Recovery
4.1.10	Endorsement of the 1/3 of the Bill of Lading					
4.1.10.1	Upto 1 month	7500	N/A	USD 40	N/A	Manual Recovery
4.1.10.2	After 1 month until cancellation	2,500 per month	N/A	USD 25 per month	N/A	Manual Recovery
4.1.11	Endorsement of invoices and airway bill for customs purposes					
4.1.11.1	Bill of lading surrender	7500	N/A	USD 40	N/A	Manual Recovery
4.1.11.2	After 1 month until cancellation	2,500 per month	N/A	USD 25 per month	N/A	Manual Recovery
4.1.12	Miscellaneous					
4.1.12.1	Any Additional SWIFT Messages on Customer Request					
4.1.12.1.1	Charges on customer	2000	2,000	USD 20	USD 20	System Recovery
4.1.12.1.2	Charges on beneficiary/ Principal	USD 20	USD 20	USD 20	USD 20	System Recovery
4.1.12.1.3	Reply to SWIFT messages (only if charges can be recovered from proceeds)	USD 20	USD 25	USD 25	USD 25	System Recovery
4.1.12.1.4	Remitting foreign bank charges	2000	2,000	USD 20	USD 20	Manual Recovery
4.1.12.1.5	Issuing of additional LC and amendment copies	500 per copy	N/A	USD 5 per copy	N/A	System Recovery
4.1.12.1.6	Professional Charges	3,000	N/A	3,000	N/A	Manual Recovery
Where unspecified, the normal tariff shall apply to premier and staff category customers						
Where specified 18% VAT shall apply						

NO.	DESCRIPTION	DBU - LKR		FCBU/DBU - FCY		METHOD OF RECOVERY
		COMMISSION	SWIFT	COMMISSION	SWIFT	
4.2	Exports					
4.2.1	Documentary Credit					
4.2.1.1	Advice of Documentary Credit					
4.2.1.1.1	Pre advice - charges on beneficiary - customer	2,000	N/A	USD 20	N/A	Manual Recovery
4.2.1.1.2	Pre advice - charges on beneficiary - non customer	3,000	N/A	USD 30	N/A	Manual Recovery
4.2.1.1.3	Pre advice - charges on issuing bank	USD 25	N/A	USD 25	N/A	Manual Recovery
4.2.1.2	Operating Mail/Telex/SWIFT Advice					
4.2.1.2.1	Charges on beneficiary - customer	4,000	N/A	USD 40	N/A	System Recovery
4.2.1.2.2	Charges on beneficiary - non customer	7,500	N/A	USD 50	N/A	System Recovery
4.2.1.2.3	Charges on foreign issuing bank	USD 70	N/A	USD 70	N/A	Manual Recovery
4.2.1.2.4	Charges on local issuing bank	7,000	N/A	USD 70	N/A	System Recovery
4.2.1.3	Advice of Amendments to a Documentary Credit					
4.2.1.3.1	Charges on beneficiary - customer	3,000	N/A	USD 30	N/A	System Recovery
4.2.1.3.2	Charges on beneficiary - non customer	5,000	N/A	USD 50	N/A	System Recovery
4.2.1.3.3	Charges on foreign issuing bank	USD 50	N/A	USD 50	N/A	Manual Recovery
4.2.1.3.4	Charges on local issuing bank	5,000	N/A	USD 50	N/A	System Recovery
4.2.1.4	Cancellation before the Expiry					
4.2.1.4.1	Charges on beneficiary - customer	2,500	2,000	USD 25	USD 20	Manual Recovery
4.2.1.4.2	Charges on beneficiary - non customer	3,000	2,000	USD 30	USD 20	Manual Recovery
4.2.1.4.3	Charges on foreign issuing bank	USD 75	2,000	USD 75	USD 20	Manual Recovery
4.2.1.5	Confirmation on Documentary Credits					
4.2.1.5.1	Adding confirmation	0.25% to 2% per quarter or part thereof based on the country and bank risk subject to a Min. 5,000	2,000 where applicable	0.25% to 2% per quarter or part thereof based on the country and bank risk subject to a Min. USD 50	USD 20 where applicable	Manual Recovery
4.2.1.6	Transfer of Documentary Credit					
4.2.1.6.1	Transfer of Documentary Credit - 1st Beneficiary	7,500 per transfer		USD 75 per transfer		System Recovery
4.2.1.6.2	Transfer of Documentary Credit - 2nd Beneficiary	10,000 per transfer		USD 100 per transfer		Manual Recovery
4.2.1.6.3	Charges on issuing bank	USD 90 + SWIFT Cost USD 30		USD 90 + SWIFT Cost USD 30		System Recovery
4.2.1.7	Transfer of Amendments					
4.2.1.7.1	Charges on transferor/transferee	3,500		USD 35		System Recovery
4.2.1.7.2	Charges on issuing bank	USD 75		USD 75		System Recovery
4.2.1.8	Cancellation of a Transfer					
4.2.1.8.1	Charges on transferor/transferee	4,000		USD 40		Manual Recovery
4.2.1.8.2	Charges on issuing bank	USD 75		USD 75		Manual Recovery
4.2.2	Export Bills					
4.2.2.1	Negotiation of Bills under LC or Purchase of DP					
4.2.2.1.1	Exchange income earned	0.2% of the bill value minimum 4000	N/A	0.2% of the bill value minimum USD 40	N/A	System Recovery
4.2.2.1.2	No exchange income earned	0.25% of the document value minimum 4,500	N/A	0.25% of the document value minimum USD 45	N/A	System Recovery
4.2.2.1.3	Handling fee for discrepant documents - per bill	6,000	N/A	USD 30	N/A	Manual Recovery
4.2.2.1.4	Due date extension	2,000 per bill	2,000	USD 20 per bill	USD 20	Manual Recovery
4.2.2.1.5	Local bills denominated in LKR	5,000	N/A	USD 50	N/A	System Recovery
4.2.2.1.6	Local bills denominated in other currencies	4.2.2.1.1 - 4.2.2.1.4 either shall apply	N/A	4.2.2.1.1 - 4.2.2.1.4 either shall apply	N/A	System Recovery
4.2.2.2	Purchasing of DA and Open Account Documents					
4.2.2.2.1	Exchange income earned	0.2% of the bill value minimum 4500	N/A	0.2% of the bill value minimum USD 45	N/A	System Recovery
4.2.2.2.2	No exchange income earned	0.25% of the document value minimum 4500	N/A	0.25% of the document value minimum USD 45	N/A	System Recovery
4.2.2.2.3	Due date extension	2,000 per bill	2,000	USD 20 per bill	USD 20	Manual Recovery

4.2.2.2.4	Local bills denominated in LKR	5,000	N/A	USD 50	N/A	System Recovery
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4.2.2.2.5	Local bills denominated in other currencies	4.2.2.1.- 4.2.2.3 either shall apply	N/A	4.2.2.1.- 4.2.2.3 either shall apply	N/A	System Recovery
4.2.2.3	Bills Sent on Collection without Negotiation or DA/DP without purchase					
4.2.2.3.1	Exchange income earned	5,000	N/A	USD 30	N/A	System Recovery
4.2.2.3.2	No exchange income earned	7,000	N/A	USD 50	N/A	System Recovery
4.2.2.3.3	Due date extension	2,000 per bill	2,000	USD 20 per bill	USD 20	Manual Recovery
4.2.2.3.4	Local bills denominated in LKR	5,000	N/A	USD 50	N/A	System Recovery
4.2.2.3.5	Local bills denominated in other currencies	4.2.2.2.1 - 4.2.2.2.2 either shall apply	N/A	4.2.2.2.1 - 4.2.2.2.2 either shall apply	N/A	System Recovery
4.2.3	Miscellaneous					
4.2.3.1	Local Courier Charges	2,000	N/A	USD 10	N/A	System Recovery
4.2.3.2	International Courier Charges	USD 35 or actual charge if higher	N/A	USD 35 or actual charge if higher	N/A	System Recovery
4.2.3.3	SWIFT charges - General	2,000	N/A	USD 20	N/A	System Recovery
4.2.3.4	Professional Charge	3,000	N/A	3,000	N/A	System Recovery
4.2.4	Handling Charges on Overdue Bills					
4.2.4.1	Sight Bills/Usance	2,000 per month	2,000 where applicable	USD 10 per month	USD 20 where applicable	Manual Recovery
4.2.4.2	Bills returned unpaid	2000 per bill	2,000 where applicable	USD 15 per bill	USD 20 where applicable	Manual Recovery
Where unspecified, the normal tariff shall apply to premier and staff category customers						
Where specified 18% VAT shall apply						

NO.	DESCRIPTION	LKR			FCY			STAFF	METHOD OF RECOVERY
		COMMERCIAL LIMITS	TERM LOANS	REFINANCED LOANS	COMMERCIAL LIMITS	TERM LOANS	REFINANCED LOANS		
5.1	Facility Processing Fees - Other than PFS Facilities								
5.1.1	New Facilities - equivalent in FCY	Per Facility			Per Facility				
5.1.1.2	Upto LKR 250,000	0.25% of the limit amount subject to minimum of Rs. 10,000 and Max. of 500,000	0.50% of the loan amount subject to minimum of Rs. 10,000 and Max. of 500,000	2,250	0.25% of the loan/limit amount subject to minimum of USD 50 and Max. of USD 1,500/		N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.3	LKR 250,001 - LKR 500,000			3,500			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.4	LKR 500,001 - LKR 1,000,000			6,000			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.5	LKR 1,000,001 - LKR 10,000,000			10,000+0.1%			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.6	LKR 10,000,001 - LKR 25,000,000			0.20%			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.7	LKR 25,000,001 - LKR 50,000,000			50,000			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.8	LKR 50,000,001 - LKR 100,000,000			0.10%			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.9	LKR 100,000,001 and above			0.10%			N/A	Free	System Recovery with Manual Intervention Excel
5.1.1.10	For corporate clients LKR 50,000,000 and above			0.10%				N/A	Free
5.1.2	Renewal of Facilities - equivalent in FCY	Per Facility			Per Facility				
5.1.2.1	Upto LKR 250,000	0.35% of the limit amount subject to minimum of Rs. 7,500 and Max. of 150,000	N/A	N/A	0.15% of the limit amount subject to minimum of USD 30 and Max. of USD 1,000/-		N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.2	LKR 250,001 - LKR 500,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.3	LKR 500,001 - LKR 1,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.4	LKR 1,000,001 - LKR 5,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.5	LKR 5,000,001 - LKR 10,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.6	LKR 10,000,001 - LKR 25,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.7	LKR 25,000,001 - LKR 50,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.8	LKR 50,000,001 - LKR 100,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.9	LKR 100,000,001 - LKR 500,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.10	LKR 500,000,001 - LKR 1,000,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.11	LKR 1,000,000,001 - LKR 2,000,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.12	LKR 2,000,000,001 - LKR 3,000,000,000		N/A	N/A			N/A	Free	File Upload based on CAD Excel Worksheet
5.1.2.13	LKR 3,000,000,001 and above		N/A	N/A			N/A	N/A	File Upload based on CAD Excel Worksheet
5.1.2.14	For corporate clients LKR 2,000,000,000 and above		N/A	N/A			N/A	N/A	File Upload based on CAD Excel Worksheet
5.1.3	Housing Loan All Categories	Per Facility			Per Facility				
5.1.3.1	Up to Rs.3,000,000	20,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet

5.1.3.2	Rs.3,000,001 - 10,000,000	30,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
5.1.3.3	Rs.10,000,001- 30,000,000	35,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
5.1.3.4	Rs 30,000,001- 50,000,000	40,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
5.1.3.5	Rs.50,000,001- 100,000,000	50,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet

5.1.3.6	Over Rs.100 Mn	75,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
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* If a facility has a enhancement with a renewal, the total facility amount should be considered as one new facility and fees will be applicable as per 5.1.1

5.1.4	Rescheduling Fee								
5.1.4.1	Up to Rs.5,000,000	10,000	10,000	10,000	USD 75	USD 75	USD 75	N/A	System Recovery with Manual Intervention
5.1.4.2	LKR 5,000,000-30,000,000	15,000	15,000	15,000	USD 150	USD 150	USD 150	N/A	System Recovery with Manual Intervention
5.1.4.3	LKR 30,000,001 - 50,000,000	20,000	20,000	20,000	USD 150	USD 150	USD 150	N/A	System Recovery with Manual Intervention
5.1.4.4	LKR 50,000,001- 100,000,000	30,000	30,000	30,000	USD 500	USD 500	USD 500	N/A	System Recovery with Manual Intervention
5.1.4.5	Over Rs.100 Mn	40,000	40,000	40,000	USD 500	USD 500	USD 500		
5.1.5	Miscellaneous								
5.1.5.1	Switching Cost - Changing the interest rate basis from Fixed to Floating and vice versa	1 % of the loan outstanding	1 % of the loan outstanding	N/A	2 % of the loan outstanding	2 % of the loan outstanding	2 % of the loan outstanding	N/A	System Recovery with Manual Intervention
5.2	PFS Facilities								
5.2.1	New Facilities	Per Facility			Per Facility				
5.2.1.1	DFCC Personal Loan								
5.2.1.1.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.1.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.1.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.1.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.1.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.2	Professional								
5.2.1.2.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.2.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.2.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.2.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.2.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.3	Pinnacle								
5.2.1.3.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.3.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention

5.2.1.3.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.3.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.3.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.4	Garusaru								
5.2.1.4.1	Irrespective of the loan amount	N/A	5,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.5	Education Loan								

5.2.1.5.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.5.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.5.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.5.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.5.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.6	One Loan								
5.2.1.6.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.6.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.6.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.6.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.6.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.7	Solar Loan								
5.2.1.7.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.7.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.7.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.7.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.7.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.7.2	Any other product defined by PFS	N/A	Respective processing fees will be applicable	N/A	N/A	Respective processing fees will be applicable	N/A	N/A	System Recovery with Manual Intervention
5.2.1.8	Aloka								
5.2.1.8.1	Aloka - Upto LKR 1,000,000	N/A	5,000	N/A	N/A	N/A	N/A	N/A	System Recovery with Manual Intervention
5.2.1.8.4	Aloka - LKR 1,000,001 and above	N/A	8,000	N/A	N/A	N/A	N/A	N/A	System Recovery with Manual Intervention
5.2.1.9	Armed Forced Loan								
5.2.1.9.1	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.9.2	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.9.3	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.9.4	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention

5.2.1.9.5	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.10	Auto Loan								
5.2.1.10.	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.10.	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.10.	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.10.	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.10.	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.11	Teacher's Loan								

5.2.1.11.	Up to Rs.500,000	N/A	7,500	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.11.	LKR 5,00,001- 2,000,000	N/A	10,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.11.	LKR 2,000,001 - 5,000,000	N/A	15,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.11.	LKR 5,000,001- 50,000,000	N/A	30,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention
5.2.1.11.	Over Rs.50 Mn	N/A	75,000	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	System Recovery with Manual Intervention

Stamp Duty on the Demand Promissory Note will be applicable where necessary

5.2.2	Top Up Charges	Per Facility			Per Facility				
5.2.2.1	Any Facility	N/A	75% of the above proposed fees	N/A	N/A	Equivalent FCY value to LKR fee	N/A	Free	File Upload based on CAD Excel Worksheet
5.3	Facilities Secured by Cash								
5.3.1	New Facilities / Limit Enhancements	Per Facility / Limit			Per Facility / Limit				
5.3.1.1	Any facility secured by cash collateral	3,000	3,000	N/A	USD 15	USD 15	N/A	Free	System Recovery with Manual Intervention
5.3.2	Renewal of Facilities	Per Facility / Limit			Per Facility / Limit				
5.3.2.1	Any facility secured by cash collateral	2,000	2,000	N/A	USD 8	USD 8	N/A	Free	System Recovery with Manual Intervention
5.3.3	Change of Cash Collateral	Per Facility / Limit			Per Facility / Limit				
5.3.3.1	Security change on maturity date	2,500	2,500	N/A	USD 10	USD 10	N/A	Free	System Recovery with Manual Intervention
5.3.3.2	Security change prior to maturity date	2,500	2,500	N/A	USD 10	USD 10	N/A	Free	System Recovery with Manual Intervention
5.3.3.3	Security change from savings to FD	2,500	2,500	N/A	USD 10	USD 10	N/A	Free	System Recovery with Manual Intervention
5.3.3.4	If a LKR facility backed from FCY collateral and if client requests to reduce the LKR facility exposure (over)	N/A	N/A	N/A	USD 10	USD 10	N/A	Free	System Recovery with Manual Intervention
5.4	Temporary Facilities - equivalent in FCY	Per Facility			Per Facility				
5.4.1	Up to Rs.1,000,000	10,000	10,000	N/A	USD 30	USD 30	N/A	Free	File upload
5.4.2	LKR 1,000,001 - 10,000,000	20,000	20,000	N/A	USD 60	USD 60	N/A	Free	File upload
5.4.3	LKR 10,000,001- 25,000,000	30,000	30,000	N/A	USD 100	USD 100	N/A	Free	File upload
5.4.4	LKR 25,000,001- 100,000,000	50,000	50,000	N/A	USD 150	USD 150	N/A	Free	File upload
5.4.5	Over Rs.100 Mn	100,000	100,000	N/A	USD 350	USD 350	N/A	Free	File upload

5.4.6	Every 25Mn	0.05%	0.05%	N/A	N/A	N/A	N/A	Free	File upload
	*If the temporary facility is indirect, setting up charge to be a maximum of LKR125,000 as per section 5.1.2	*If the temporary facility is indirect, setting up charge to be a maximum of LKR125,000 as per section 5.1.2							
5.4.11	Corporate Banking Customers	0.1% of the facility value subject to a Min of 25,000	N/A	N/A	N/A	N/A	N/A	N/A	File upload
	** If the temporary facility is a bridging facility and same is converted to a permanent limit within 6 months from granting, such fee collected in view of the temporary bridging facility may be deducted from the fee applicable on the corresponding permanent facility with the approval of the relevant approving authority								
5.5	Legal Fees								
5.5.1	Title Report - equivalent in FCY	Per Report			Per Report				
5.5.1.1	Upto LKR 3,000,000	6,000 + VAT	6,000 + VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency	N/A	Actual Cost	System Recovery with Manual Intervention
	LKR ,3,000,001 - 25,000,000	10,000 + VAT	10,000 + VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency	N/A		
5.5.1.3	Over Rs.25 Mn	15,000+VAT	15,000+VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency		Actual Cost	System Recovery with Manual Intervention
5.5.2	Consideration of Mortgage Bond and Negative pledges								

5.5.2.1	Upto LKR 1,000,000	Rs.10,000 + VAT	Rs.10,000 + VAT	N/A	Rs.10,000 + VAT	Rs.10,000 + VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.2.2	LKR 1,000,001 - LKR 5,000,000	0.75% + VAT minimum of Rs 15,000/- + VAT	0.75% + VAT minimum of Rs 15,000/- + VAT	N/A	0.75% + VAT minimum of Rs 15,000/- + VAT	0.75% + VAT minimum of Rs 15,000/- + VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.2.3	LKR 5,000,001 - LKR 10,000,000	0.6% +VAT minimum of Rs. 40,000/-	0.6% +VAT minimum of Rs. 40,000/-	N/A	0.6% +VAT minimum of Rs. 40,000/-	0.6% +VAT minimum of Rs. 40,000/-	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.2.4	LKR 10,000,001 - LKR 20,000,000	0.7%+VAT	0.7%+VAT	N/A	0.7%+VAT	0.7%+VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.2.5	LKR 20,000,001 – Rs.50,000,000	0.5%+VAT	0.5%+VAT	N/A	0.5%+VAT	0.5%+VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.2.6	LKR 50,000,001 - LKR 100,000,000	0.3%+VAT	0.3%+VAT	N/A	0.3%+VAT	0.3%+VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.2.7	LKR 100,000,001 and above	0.2%+VAT Max of Rs.450,000	0.2%+VAT Max of Rs.450,000	N/A	0.2%+VAT Max of Rs.450,000	0.2%+VAT Max of Rs.450,000	N/A	Actual Cost	System Recovery with Manual Intervention
5.5.3	Processing Fee for Facilities Secured by Existing Mortgages - equivalent in FCY								
5.5.3.1	Upto LKR 10,000,000	0.25% of the loan amount subject to a Min. of 5,000	0.25% of the loan amount subject to a Min. of 5,000	N/A	0.25% of the loan amount subject to a Min. of USD 30	0.25% of the loan amount subject to a Min. of USD 30	N/A	Free	System Recovery with Manual Intervention
5.5.3.2	LKR 10,000,001 and above	25,000 + 0.125% of the consideration in excess of	25,000 + 0.125% of the consideration in excess of	N/A	25,000 + 0.125% of the consideration in excess of equivalent in USD 100,000 subject to a Max. of USD 75	25,000 + 0.125% of the consideration in excess of equivalent in USD 100,000 subject to a Max. of USD 75	N/A	Free	System Recovery with Manual Intervention
5.6	Margin Trading Facility Processing Fees - equivalent in FCY								
5.6.1	Up to Rs.300Mn	40,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
5.6.2	LKR 300,000,001- 500,000,000	60,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
5.6.3	LKR Rs.500,000,001 Mn and above	100,000	N/A	N/A	N/A	N/A	N/A	N/A	File Upload based on CAD Excel Worksheet
5.7	Consideration of Personal/Corporate Guarantees - Excluding PFS Facilities - equivalent in FCY								
5.7.1	Upto LKR 1,000,000	10,000 + VAT	10,000 + VAT	N/A	USD 50 + VAT	USD 50 + VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.7.2	LKR 1,000,001- 10,000,000	15,000 + VAT	15,000 + VAT	N/A	USD 75 + VAT	USD 75 + VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.7.3	LKR 10,000,001 -50,000,000	25,000 + VAT	25,000 + VAT	N/A	USD 100 + VAT	USD 100 + VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.7.4	LKR 50,000,0001 and above	35,000 + VAT	35,000 + VAT	N/A	USD 150 + VAT	USD 150 + VAT	N/A	Actual Cost	System Recovery with Manual Intervention
5.8	Other Charges Related to Mortgages								

5.8.1	Deed of release (unless the amount is specified in the terms and conditions)	15,000 + VAT	15,000 + VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency	N/A	Actual Cost	System Recovery with Manual Intervention /excel
5.8.2	Deed of discharge	15,000 + VAT	15,000 + VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency	N/A	Actual Cost	System Recovery with Manual Intervention /excel
5.8.5	Execution of 47A declaration	4,000 + VAT	4,000 + VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency	N/A	Actual Cost	System Recovery with Manual Intervention /excel
5.8.6	Condominium tripartite agreement - buyer	100% of the mortgage value when executing the tripartite agreement and to charge Rs. 30,000/- when the mortgage bond is being executed	100% of the mortgage value when executing the tripartite agreement and to charge Rs. 30,000/- when the mortgage bond is being executed	N/A	100% of the mortgage value when executing the tripartite agreement and to charge Rs. 30,000/- when the mortgage bond is being executed	100% of the mortgage value when executing the tripartite agreement and to charge Rs. 30,000/- when the mortgage bond is being executed	N/A	Actual Cost	System Recovery with Manual Intervention /excel
5.8.7	Condominium tripartite agreement - developer	50,000 + VAT	50,000 + VAT	N/A	USD 500 + VAT	USD 500 + VAT	N/A	N/A	Manual Recovery
5.8.8	Site inspection charges	50 per km	50 per km	N/A	USD 5 per km	USD 5 per km	N/A	Free	Manual Recovery

5.8.9	Any other deed/document (supplementary agreement/deed of cancellation/additional mortgage/deed of declaration/deed of confirmation/deed of rectification/deed of postponement/addendum/instrument of cancellation of mortgage AND etc")	15000 + VAT	15,000 + VAT	N/A	Or equivalent amount in any foreign currency	Or equivalent amount in any foreign currency	N/A	Free	Manual Recovery
5.9 Revolving Facility Charges									
5.9.1	Disbursement fees	1000 per loan/quarantee	1000 per loan/quarantee	N/A	USD 10 per loan/quarantee	USD 10 per loan/quarantee	N/A	N/A	System Recovery with Manual Intervention
5.1 Loan Extension									
5.10.1	Extension	5,000 per loan	5,000 per loan	N/A	USD 30 per loan	USD 30 per loan	N/A	Free	System Recovery with Manual Intervention
5.11 Late Payment Fee									
5.11.1	PFS loans - to be charged after 21 day has lapsed since the due date	N/A	500 per month	N/A	N/A	USD 5 per month	N/A	500 per month	System Recovery - set up new
5.11.2	Commercial loans - to be charged after 21 day has lapsed since the due date	500 per month	N/A	N/A	USD 5 per month	N/A	N/A	500 per month	System Recovery - set up new
5.11.3	Unsettled casual overdrafts - from 30 days to 60 days since utilisation	500 per month	N/A	N/A	USD 5 per month	N/A	N/A	500 per month	System Recovery - set up new
5.12 Temporary Excess Charge									
5.12.1	Excess charge	0.25% of the excess amount subject to a Min. 1,000	N/A	N/A	0.25% of the excess amount subject to a Min. USD 10	N/A	N/A	N/A	System Recovery with Manual Intervention
5.13 Bank Guarantees									
5.13.1 Guarantee Issuance									
5.13.1.1	Backed by cash margin - non interest bearing deposits	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,000 + VAT	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,000 + VAT	N/A	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,000 + VAT	1% per annum or 0.25% per quarter or part thereof subject to a Min.of 2,000 + VAT	N/A	N/A	System Recovery with Manual Intervention
5.13.1.2	Backed by cash - interest bearing deposits	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,000 + VAT	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,000 + VAT	N/A	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,000 + VAT	2% per annum or 0.5% per quarter or part thereof subject to a Min.of 2,000 + VAT	N/A	N/A	System Recovery with Manual Intervention
5.13.1.3	Other securities including mortgages	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,000 + VAT	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,000 + VAT	N/A	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,000 + VAT	3% per annum or 0.75% per quarter or part thereof subject to a Min.of 2,000 + VAT	N/A	N/A	System Recovery with Manual Intervention
5.13.1.4	Guarantees issued at the request of foreign banks against their counter guarantees	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.2000 + VAT(within market rates), SWIFT charges LKR 2,000 or USD 20 on counter guarantees	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.2000 + VAT(within market rates), SWIFT charges LKR 2,000 or USD 20 on counter guarantees	N/A	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.2000 + VAT(within market rates), SWIFT charges LKR 2,000 or USD 20 on counter guarantees	1%-2% per annum or 0.5% per quarter or part thereof based on the country and the bank risk subject to a Min.2000 + VAT(within market rates), SWIFT charges LKR 2,000 or USD 20 on counter guarantees	N/A	N/A	System Recovery with Manual Intervention
5.13.2	Amendments to Guarantees								

5.13.2.1	Value enhancement or validity extension - within the same quarter	1,500	1,500	N/A	USD 15	1,500	N/A	N/A	System Recovery with Manual Intervention
5.13.2.2	Value enhancement or validity extension - exceeding the quarter	5.13.1.1 - 5.13.1.3 shall apply	5.13.1.1 - 5.13.1.3 shall apply	N/A	5.13.1.1 - 5.13.1.3 shall apply	5.13.1.1 - 5.13.1.3 shall apply	N/A	N/A	System Recovery with Manual Intervention
5.13.2.3	Amendments to guarantees issued at the request of foreign banks against their counter guarantees	Minimum USD 50 +VAT	Minimum USD 50 +VAT	N/A	Minimum USD 50 +VAT	Minimum USD 50 +VAT	N/A	N/A	System Recovery with Manual Intervention
5.13.2.4	Other amendments	1,500	1,500	N/A	USD 15	1,500	N/A	N/A	System Recovery with Manual Intervention
5.13.2.5	Amendments to guarantees - on guarantee issuing bank	USD 40 +VAT	USD 40 +VAT	N/A	USD 40 +VAT	USD 40 +VAT	N/A	N/A	System Recovery with Manual Intervention
5.13.3	Guarantee Advising								
5.13.3.1	Advising of guarantees issued by other banks - on beneficiary (our customer)	2,500	2,500	N/A	USD 25	USD 25	N/A	N/A	System Recovery with Manual Intervention
5.13.3.2	Advising of guarantees issued by other banks - on guarantee issuing bank	USD 50 +VAT	USD 50 +VAT	N/A	USD 50 +VAT	USD 50 +VAT	N/A	N/A	System Recovery with Manual Intervention
5.13.4	Cancellation of Guarantees								
5.13.4.1	Cancellation of guarantees - submission of original guarantee	Free	Free	N/A	Free	Free	N/A	N/A	N/A
5.13.4.2	Cancellation of guarantees - non submission of original guarantee	2,500	2,500	N/A	USD 25	USD 25	N/A	N/A	File Upload based on CAD Excel Worksheet
5.13.5	Miscellaneous								
5.13.5.1	Special format	1,000	1,000	N/A	USD 10	USD 10	N/A	N/A	Manual Recovery
5.13.6	Duplicate Deletion Letters								
5.13.5.1	Issuance of duplicate deletion letters	3,000	3,000	3,000	N/A	N/A	N/A	N/A	Manual Recovery
Where unspecified, the normal tariff shall apply to premier and staff category customers									
Where specified 18% VAT shall apply									

NO.	DESCRIPTION	LKR	METHOD OF RECOVERY
6.1	Single Lease Facilities		
6.1.1	Upto LKR 1,500,000	9,500	System Recovery
6.1.2	LKR 1,500,001 - LKR 2,500,000	11,000	System Recovery
6.1.3	LKR 2,500,001 - LKR 10,000,000	18,500	System Recovery
6.1.4	LKR 10,000,001 - LKR 15,000,000	22,500	System Recovery
6.1.5	LKR 15,000,001 - LKR 40,000,000	32,500	System Recovery
6.1.6	LKR 40,000,001 and above	52,500	System Recovery
6.2	Bulk Lease Facilities		
6.2.1	Bulk lease facility fee	Same as 6.1 + 1,000 per trial calculation	Manual Recovery
6.3	Lease Termination Fee		
6.3.1	Termination of any lease facility	100 + VAT	System Recovery
6.3.2	Addendum to the lease indenture	7,500 + VAT	Manual Recovery
6.4	Duplicate Deletion Letter		
6.4.1	Issuance of duplicate deletion letters	3,000	System Recovery
Where unspecified, the normal tariff shall apply to premier and staff category customers			
Where specified 18% VAT shall apply			

.Confidential-External

With effect from 01st September 2024

General Credit Card Tariff	Visa Gold	Visa Platinum	Visa Signature	Visa Infinite	Corporate	Master Card	Affinity	LiOC Mastercard Titanium
Interest Rate (Per Annum)	26%	26%	26%	26%	26%	26%	26%	26%

Value Proposition Credit Card Tariff	Salary Plus/Partner	Prestige	Pinnacle	Aloka	Freelancer World Mastercard Freelancer	Pinnacle World Mastercard
Interest Rate (Per Annum)	26%	26%	25%	26%	26%	25%

NO.	DESCRIPTION	GOLD (LKR)		PLATINUM (LKR)		CLASSIC / GOLD / PLATINUM (LKR)		SIGNATURE (LKR)			INFINITE (LKR)			VISA PLATINUM AFFINITY CARD	VISA PLATINUM ALOKA CARD	MASTERCARD			Corporate Cards	METHOD OF RECOVERY
		CUSTOMER	STAFF	CUSTOMER	STAFF	SALARY PLUS	SALARY PARTNER	CUSTOMER	PRESTIGE	STAFF	CUSTOMER	PINNACLE	STAFF			WORLD	FREELANCE R WORLD	PINNACLE WORLD		
7.12	Cash advance fee	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	5% of billed amount or minimum Rs.1,250	System Recovery
7.13	Late payment fee	1,900	1,900	1,900	1,900	1,950	1,950	1,900	1,950	1,900	1,900	1,950	1,900	1,900	1,900	1,900	1,900	1,950	2500	System Recovery
7.14	Over limit fee	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,750	System Recovery
7.15	Voucher retrieval fee	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	Manual Recovery
7.16	Exchange fee for overseas transactions	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	5.50%	System Recovery
7.17	Fuel surcharge	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	N/A	System Recovery
7.18	Replacement Fee	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,500	System Recovery
7.19	Limit Change Fee (Requested by Customer)	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	Rs.1,500 for establishment and Rs.750 per individual	System Recovery
7.20	Limit Change Fee (Within 24 hours)	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	Rs.1,500 for establishment and Rs.750 per individual	System Recovery
7.21	Cheque Return Charges	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	System Recovery
7.22	Copies of Statement (within last three statements)	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	Free	Manual Recovery
7.23	VISA Letter/Limit/Interest Confirmation Letters	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,750	Manual Recovery
7.24	Copy of Sale Voucher - (up to a maximum of 3 months from transaction date)	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	Free	Manual Recovery
7.25	Early Renewal Processing Fee	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,500	Manual Recovery
7.26	Overseas Courier Fee	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	Free	Manual Recovery
7.27	PIN Replacement Fee (PIN mailer)	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	350	Free	Manual Recovery
7.28	Paper Statement Fee	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Rs.250/- per statement cycle	Manual Recovery
7.29	Billing Cycle Change	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	Free	Manual Recovery
7.30	Re-couriering of card	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	Free	Manual Recovery
7.31	Standing Instruction Changing Fee	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	500	Manual Recovery
7.32	Card Upgrade/ Downgrade Processing Fee	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	N/A	Manual Recovery
7.33	Pay order/Cashiers order fee	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	Free	Manual Recovery
7.34	Card reactivation fee for blocked cards	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	850	Manual Recovery
7.35	Cash back account number changes fee	250	250	250	250	250	250	250	250	250	250	250	200	200	200	200	200	200	Free	Manual Recovery
7.36	Excess payment reversal to Bank account fees	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	Free	Manual Recovery
7.37	DOC Processing Fee	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	Manual Recovery
7.38	ABS set up fee	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	Free	Manual Recovery
7.39	Unsuccessful Dispute Fee	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,500	Manual Recovery
7.40	Stamp duty	LKR 25 for each LKR 1,000 spent or part thereof for all transactions performed at overseas merchants																		System Recovery
7.41	Card Maintenance Fee	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	400	System Recovery

NO.	DESCRIPTION	03 MONTHS		06 MONTHS		07 MONTHS		09 MONTHS		12 MONTHS		METHOD OF RECOVERY
		CUSTOMER	STAFF	CUSTOMER	STAFF	CUSTOMER	STAFF	CUSTOMER	STAFF	CUSTOMER	STAFF	
7.40.1	Minimum plan amount	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	System Recovery
7.40.2	Balance build up set up fee	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	System Recovery
7.40.3	Processing fee	9.00%	9.00%	10.75%	10.75%	11.00%	11.00%	12.00%	12.00%	15.50%	15.50%	System Recovery

ENTERED UNRECORDED, AND FURTHER DATA BEING SUPPLIED TO PREVIOUS DATA BEING UNUSUALLY CIRCUMSTANTIAL									
WHERE SPECIFIED TO THE EXTENT APPLICABLE									

PERSONAL ONLINE BANKING														
NO.	DESCRIPTION	NORMAL		SALARY PLUS		SALARY PARTNER		PRESTIGE		PINNACLE		STAFF		METHOD OF RECOVERY
		LKR	FCY	LKR	FCY	LKR	FCY	LKR	FCY	LKR	FCY	LKR	FCY	
8.1 Service Charges														
8.1.1	Setup fee	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A
8.1.2	Annual fee (1st Year Fee)	500 Free for Aloka product	USD 5 or equivalent in any other authorised FCY	500 Free for Aloka product	USD 5 or equivalent in any other authorised FCY	500 Free for Aloka product	USD 5 or equivalent in any other authorised FCY	Free	Free	Free	Free	Free	Free	N/A
8.2 Fund Transfers														
8.2.1	DFCC Bank - Internal transfers	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A
8.2.2	Other Banks - SLIPS	50	N/A	50	N/A	50	N/A	50	N/A	Free	N/A	Free	N/A	System Recovery
8.2.3	Other Banks - CEFTS	25	N/A	25	N/A	25	N/A	25	N/A	Free	N/A	Free	N/A	System Recovery
8.2.4	Government Payment - CEFT (Gov Pay through DFCC Online Banking)	15	N/A	15	N/A	15	N/A	15	N/A	15	N/A	15	N/A	System Recovery
8.3 Standing Orders														
8.3.1	Set up	250	USD 2.50 or equivalent in any other authorised FCY	250	USD 2.50 or equivalent in any other authorised FCY	Free	Free	Free	Free	Free	Free	Free	Free	N/A
8.3.2	Cancellation	100	USD 1 or equivalent in any other authorised FCY	100	USD 1.00 or equivalent in any other authorised FCY	Free	Free	Free	Free	Free	Free	Free	Free	N/A
8.3.3	Amendment	250	USD 3 or equivalent in any other authorised FCY	250	USD 3 or equivalent in any other authorised FCY	Free	Free	Free	Free	Free	Free	Free	Free	N/A
8.4 Stop Payments														
8.4.2	With funds	2,000	N/A	2,000	N/A	2,000	N/A	2,000	N/A	2,000	N/A	2,000	N/A	System Recovery
8.5 Issuance of Cheque Books														
8.5.1	Cheque books	22 per leaf + Postage where applicable	N/A	22 per leaf + Postage where applicable	N/A	1st cheque book (25 leaves) request via Counter or Online Banking is free	N/A	1st cheque book (25 leaves) request via Counter or Online Banking is free	N/A	Free	N/A	Free	N/A	System Recovery
8.6 Bill Payments														
8.6.1	Any utility bill payment	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A
Where unspecified, the normal tariff shall apply to premier and staff category customers where specified 18% VAT shall apply														

NO.	DESCRIPTION	MINIMUM PRICING	MAXIMUM PRICING
9.1	DFCC iConnect		
9.1.1	Setup, installation and training	Free	LKR 25,000
9.1.2	Monthly rentals - main profile	LKR 3,000	LKR 3,000
9.1.3	Monthly rental - associate profiles	LKR 1,000	LKR 1,000
9.1.4	Digital Deposit Account - Annual Service Charge		
9.1.4.1	001 - 100 accounts	LKR 25,000	
9.1.4.2	101 - 300 accounts	LKR 30,000	
9.1.4.3	301 - 500 accounts	LKR 35,000	
9.1.4.4	501 - 700 accounts	LKR 40,000	
9.1.4.5	701 - 900 accounts	LKR 45,000	
9.1.4.6	901 - 1200 accounts	LKR 50,000	
9.1.4.7	Above 1200	Rate will be decided by PCM	
9.2	Cheque Outsourcing Service		
9.2.1	Setup, installation and training	Free	LKR 5,000
9.2.2	Monthly rentals	Free	LKR 1,000
9.2.3	Instrument Charge - per company cheque	LKR 15	LKR 50
9.2.4	Instrument Charge - per pay order	LKR 20	LKR 400
9.2.5	Postage/courier	Actual Cost	Actual Cost
9.3	Payments		
9.3.1	Local Fund Transfers		

9.3.1.1	Supplier payments - per transaction	LKR 10	LKR 50
9.3.1.2	Employee salary, bonus payments etc	Free	LKR 500 per batch
9.3.1.3	RTGS	LKR 750	LKR 1,100
9.3.1.4	CEFTS	LKR 30	LKR 30
9.3.2	Telegraphic Transfers		
9.3.2.1	Outward telegraphic transfers	USD 15	USD 40
9.3.2.2	Inward remittances	Free	USD 5
9.3.2.3	Beneficiary advising	Free	LKR 5 per email
Where unspecified, the normal tariff shall apply to premier and staff category customers			
Where specified 18% VAT shall apply			

NO.	DESCRIPTION	LOAN TENOR (YEARS) AND THE PREMIUM (LKR)				
10.1	Loan Slab	1	2	3	4	5
10.1.1	0 - 100,000	1,400	1,800	2,200	N/A	N/A
10.1.2	100,001 - 200,000	2,000	2,600	3,400	N/A	N/A
10.1.3	200,001 - 300,000	2,200	2,600	3,400	4,200	5,000
10.1.4	300,001 - 500,000	2,800	3,800	5,000	6,400	7,800
10.1.5	500,001 - 700,000	3,400	5,000	6,000	8,400	10,600
10.1.6	700,001 - 1,000,000	4,600	6,800	9,200	11,800	14,600

TARIFF APPLICABLE FOR COPORATE BANKING AND PROJECT FINANCE SEGMENTS - V1.0

NO.	DESCRIPTION	LKR
COPORATE BANKING		
1	New Facilities (Value of Facility Package/Facility)	Applicable Fee(To be recovered in LKR or designated FCY)
1.1	Upto LKR 500,000	10,000
1.2	LKR 500,001 - LKR 1,000,000	10,000
1.3	LKR 1,000,001 - LKR 5,000,000	20,000
1.4	LKR 5,000,001 - LKR 10,000,000	30,000
1.5	LKR 10,000,001 - LKR 25,000,000	40,000
1.6	LKR 25,000,001 - LKR 50,000,000	50,000
1.7	LKR 50,000,001 - LKR 100,000,000	0.1% - 0.25% (Min Rs.50,000)
1.8	LKR 100,000,001 - LKR 250,000,000	0.1% - 0.25% (Min Rs.100,000)
1.9	LKR 250,000,001 - LKR 500,000,000	0.1% - 0.25% (Min Rs.250,000)
1.10	Above LKR 500,000,000	0.1% - 0.25% (Min Rs.500,000)
2	Renewal of Facilities (Value of Facility Package/Facility)	Applicable Fee(To be recovered in LKR or designated FCY)
2.1	Upto LKR 500,000	5,000
2.2	LKR 500,001 - LKR 1,000,000	7,500
2.3	LKR 1,000,001 - LKR 5,000,000	10,000
2.4	LKR 5,000,001 - LKR 10,000,000	15,000
2.5	LKR 10,000,001 - LKR 25,000,000	20,000
2.6	LKR 25,000,001 - LKR 50,000,000	25,000
2.7	LKR 50,000,001 - LKR 100,000,000	35,000
2.8	LKR 100,000,001 - LKR 250,000,000	0.05% - 0.1%
2.9	LKR 250,000,001 - LKR 500,000,000	0.04% - 0.1%
2.1	LKR 500,000,001 and Above	0.04% - 0.1% (Minimum LKR 175,000)
3	New Facilities Secured by Cash (Value of Facility Package/Facility)	Applicable Fee(To be recovered in LKR or designated FCY)
3.1	Upto LKR 500,000	2,500
3.2	LKR 500,001 - LKR 100,000,000	4,500
3.3	Above LKR 100,000,000	10,000
3.4	Facilities in FCY	USD 200
4	Renewal of Facilities Secured by Cash	Applicable Fee(To be recovered in LKR or designated FCY)
4.1	Upto LKR 500,000	2,000
4.2	Above LKR 500,000	2,500
4.3	Facilities in FCY	USD 150
PROJECT FINANCING		

1	Type of Charge	Basis of Computation(To be recovered in LKR or designated FCY)
1.1	Processing Fees/Evaluation Fees	Based on quantum of the syndication ranging from 0.25% to 1% of the loan
1.2	Commitment Fee	A percentage of the undrawn amount after a specific timeframe at 1% p.a., paid quarterly in arrears.
1.3	Cancellation Fee	On the canceled amount upon completion of the project at 1%
1.4	Pre-Payment Damages	On the pre-paid amount and remaining terms of the loan on a case-by-case basis.
GENERAL CHARGES		
1	Facility Charges	
1.1	Fee on excesses above the permanent limit (Existing charge, not published on the website)	0.25%
1.2	Temporary extension of limits (To be charged pro-rated for number of months extended)	0.1%
1.3	Accommodation of temporary facilities	0.1%
1.4	Early Settlement Fees	3% or as specified in the Letter of Offer
2	Service Charges	
2.1	Confirmation of credit lines for projects	5,000
2.2	Security Confirmation Letter to client	500
2.3	Confirmation letters to other banks / external parties	500
2.4	Loan repayment history confirmation letter	500
2.5	Certification of documents	One side LKR 7, Both sides LKR 12
Notes related to fees applicable for facilities to be accommodated in Foreign Currencies		Fees pertaining to facilities accommodated in foreign currencies will be charged either in the designated lending currency or in LKR, based on the LKR equivalent of the applicable facility value band.
Legal Charges and other Charges		Legal, trade and other fees will be applied based on the Customer tariff sheet which is commonly applicable to all clients.

SCB Product Name	DFCC Product Type	DFCC Product Name
Savings Account	Savings	Mega Bonus
Employee Banking Savings	Savings	Winner
Current Account	Current	Current Account
Personal Foreign Currency Account - Savings	Savings	Personal Foreign Currency Account - Savings
Fixed Deposits	Deposit	General Fixed Deposit
Employee Banking Current	Current	Current Account
Marathon Saver	Savings	Xtream Saver
Inward Investment Account - Current	Current	Inward Investment Account - Current
Business Current Account	Current	Business Current Account
Inward Investment Account - Savings	Savings	Inward Investment Account - Savings
PF Short Call Deposits	Call Deposit	Call Deposit
Business Foreign Currency Account - Current	Current	Business Foreign Currency Account - Current
My Dream Account	Savings	DFCC Junior
Non Resident Rupee Account - Savings	Savings	Non Resident Rupee Account - Savings
Fixed Deposit - PFCA	Deposit	General Fixed Deposit
Short Call Deposits	Call Deposit	Call Deposit
Business Foreign Currency Account - Savings	Savings	Business Foreign Currency Account - Savings
Non Resident Rupee Account - Current	Current	Non Resident Rupee Account - Current
Personal Foreign Currency Account - Call	Call Deposit	Personal Foreign Currency Account - Savings
Fixed Deposit - NRRA	Deposit	General Fixed Deposit
Platinum Saver Plus - Savings A/C	Savings	Winner
Diplomatic Account - FCY Savings	Savings	Diplomatic Account - FCY Savings
Diplomatic Account - LKR Savings	Savings	Diplomatic Account - LKR Savings
Fixed Deposit - BFCA	Deposit	General Fixed Deposit
Business Foreign Currency Account - Call	Call Deposit	BFCA - SA
Current Account - OIA FCY	Current	Current Account - OIA FCY
Capital Transactions Rupee Account - Savings	Savings	Capital Transactions Rupee Account - Savings
Business Foreign Currency Loan Account - CA	Current	BLA SA
Diplomatic Account - LKR Current	Current	Diplomatic Account - LKR Current
Fixed Deposit - IIA	Deposit	General Fixed Deposit
Term Deposits - Wonder Years Account	Deposit	General Fixed Deposit
Capital Transactions Rupee Account - Current	Current	Capital Transactions Rupee Account - Current
SDA Servicing Account - Savings	Savings	SDA Servicing Account - Savings
Non Resident Rupee Account - Call	Call Deposit	NRRA - SA
PLA - Current Account	Current	PLA - SA
Special FCY Account - CBSL Approved - Call	Call Deposit	SFCA FD
Savings Account - OIA FCY	Savings	Savings Account - OIA FCY

Inward Investment Account - Call	Call Deposit	Inward Investment Account - Savings
Visa Prgm - LKR CA	Current	Visa Prgm - LKR SA
Term Deposits - Platinum	Deposit	General Fixed Deposit
Visa Prgm - FCY FD	Deposit	General Fixed Deposit
Term Deposits - Platinum	Deposit	General Fixed Deposit
Special FCY - CBSL Approved - SA	Savings	Special FCY - CBSL Approved - SA
LLA - Current Account	Current	FEELA - CA
Special Loan Servicing LKR Current Account	Current	PFCA Loan Account SA
Special Loan Servicing LKR Savings Account	Savings	PFCA Loan Account SA

SCB Product Name	DFCC Product Name
Auto Loans	DFCC Auto Loan
PL - ONE YEAR FIXED	DFCC Prestige Pinnacle Loan
PL - ONE YEAR FIXED	DFCC Prestige Pinnacle Loan
PL - ONE YEAR FIXED	DFCC Prestige Pinnacle Loan
PL - 3 Mnt Floating Rate	DFCC Prestige Pinnacle Loan
PL - 5 Year Fixed	DFCC Prestige Pinnacle Loan
DRP - PERSONAL LOAN	DFCC Prestige Pinnacle Loan
DRP - SEMI FIXED	DFCC Prestige Pinnacle Loan
MORATORIUM LOAN	DFCC Prestige Pinnacle Loan
PL - 5YR SEMI FIXED (7YR loan Fixed for 5YR floating thereafter)	DFCC Prestige Pinnacle Loan
PL - 3YR FIXED for 5 years	DFCC Prestige Pinnacle Loan
STAFF HOUSING LOANS	DFCC Staff Housing Loan
STAFF HOUSING LOANS-DRP	DFCC Staff Housing Loan
HML-COMMERCIAL-PFB	Housing Loan - Fixed Income Housing Loan - Business Income
HML-COMMERCIAL-PRB	Housing Loan - Fixed Income Housing Loan - Business Income
HEQ-COMMERCIAL-PFB	Housing Loan - Fixed Income Housing Loan - Business Income
HEQ-COMMERCIAL-PRB	Housing Loan - Fixed Income Housing Loan - Business Income
HML-COMMERCIAL-SEMI FIXED	Housing Loan - Fixed Income Housing Loan - Business Income
HML Semi Fixed 7%	Housing Loan - Fixed Income Housing Loan - Business Income
ML 3YR SEMI FIXED	Housing Loan - Fixed Income Housing Loan - Business Income