

# Savings Account Interest Rates

Savings Account interest slabs and interest rates

Rates shown are the latest rates applied from SCB and the same rates have been moved to DFCC.

## LKR SAVINGS & RETAIL DEPOSIT PRODUCTS

### MSIC Marathon Saver

| Product              | Currency |
|----------------------|----------|
| 328 – Marathon Saver | LKR      |

#### LKR

| Deposit Range (LKR)   | Interest Rate (% p.a.) |
|-----------------------|------------------------|
| Up to 99,999          | 0.00%                  |
| 100,000 – 499,999     | 3.50%                  |
| 500,000 – 999,999     | 5.00%                  |
| 1,000,000 – 4,999,999 | 6.00%                  |
| 5,000,000 – 9,999,999 | 6.50%                  |
| 10,000,000 and above  | 7.00%                  |

### SAMH Savings Account

Also mapped to: Capital Transactions Rupee Account - Savings; Non Resident Rupee Account - Savings

| Product                                            | Currency                     |
|----------------------------------------------------|------------------------------|
| 018 – Savings Account                              | LKR, USD, AUD, EUR, GBP, JPY |
| 118 – Capital Transactions Rupee Account - Savings | LKR                          |
| 264 - Platinum Saver Plus - Savings                | LKR                          |
| 502 - Diplomatic Account - Savings                 | LKR                          |
| 528 - Diva Club Acc Normal -Savings                | LKR                          |
| 618 – Non Resident Rupee Account - Savings         | LKR                          |
| 963 - Special Loan Servicing Account-Savings       | LKR                          |

#### LKR

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 24,999        | 0.00%                  |
| 25,000 – 999,999    | 0.25%                  |
| 1,000,000 and above | 0.50%                  |

#### USD, AUD

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 499     | 0.00%                  |

|               |       |
|---------------|-------|
| 500 and above | 0.02% |
|---------------|-------|

**EUR**

| Deposit Range (EUR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 999           | 0.00%                  |
| 1,000 and above     | 0.01%                  |

**GBP**

| Deposit Range (GBP) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 99            | 0.00%                  |
| 100 and above       | 0.02%                  |

**JPY**

| Deposit Range (JPY) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 24,999        | 0.00%                  |
| 25,000 and above    | 0.02%                  |

**SPPH Employee Banking – Savings**

Also mapped to: Employee Banking Savings

| Product                        | Currency |
|--------------------------------|----------|
| 158 – Employee Banking Savings | LKR      |

**LKR**

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 24,999        | 0.00%                  |
| 25,000 – 999,999    | 0.25%                  |
| 1,000,000 and above | 0.50%                  |

**YSMH My Dream Account**

| Product               | Currency |
|-----------------------|----------|
| 17 – My Dream Account | LKR      |

**LKR**

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 499,999       | 3.00%                  |
| 500,000 – 999,999   | 3.25%                  |
| 1,000,000 and above | 3.50%                  |

**SRMH Inward Investment Account – Savings***Also mapped to: Inward Investment Account - Savings*

| Product                                   | Currency                                                   |
|-------------------------------------------|------------------------------------------------------------|
| 718 – Inward Investment Account - Savings | LKR, USD, AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, NZD, SGD |

**LKR**

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 9,999         | 0.00%                  |
| 10,000 – 49,999     | <b>0.75%</b>           |
| 50,000 – 99,999     | <b>1.00%</b>           |
| 100,000 – 499,999   | <b>1.25%</b>           |
| 500,000 – 999,999   | <b>1.50%</b>           |
| 1,000,000 and above | <b>2.00%</b>           |

**USD, AUD, CAD, NZD, SGD.**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 499     | 0.00%                  |
| 500 and above | <b>0.02%</b>           |

**GBP**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 99      | 0.00%                  |
| 100 and above | <b>0.02%</b>           |

**CHF& EUR**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 399     | 0.00%                  |
| 400 and above | <b>0.02%</b>           |

**CNY & HKD**

| Deposit Range   | Interest Rate (% p.a.) |
|-----------------|------------------------|
| Up to 2,499     | 0.00%                  |
| 2,500 and above | <b>0.02%</b>           |

**JPY**

| Deposit Range    | Interest Rate (% p.a.) |
|------------------|------------------------|
| Up to 24,999     | 0.00%                  |
| 25,000 and above | <b>0.02%</b>           |

**FOREIGN CURRENCY SAVINGS PRODUCTS****SZMH Personal Foreign Currency Account – Savings***Also mapped to: Personal Foreign Currency Account - Savings*

| Product                                           | Currency                                                        |
|---------------------------------------------------|-----------------------------------------------------------------|
| 181 – Personal Foreign Currency Account - Savings | USD, AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, SEK, SGD, NOK, CNY |

**USD, AUD, CAD, NZD, SGD**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 499     | 0.00%                  |
| 500 and above | <b>0.02%</b>           |

**CHF, EUR**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 399     | 0.00%                  |
| 400 and above | <b>0.02%</b>           |

**GBP**

| Deposit Range (GBP) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 99            | 0.00%                  |
| 100 and above       | <b>0.02%</b>           |

**HKD, SEK, NOK, CNY**

| Deposit Range   | Interest Rate (% p.a.) |
|-----------------|------------------------|
| Up to 2,499     | 0.00%                  |
| 2,500 and above | <b>0.02%</b>           |

**JPY**

| Deposit Range    | Interest Rate (% p.a.) |
|------------------|------------------------|
| Up to 24,999     | 0.00%                  |
| 25,000 and above | <b>0.02%</b>           |

**DFMH Special FCY account - CBSL approved - CALL***Also mapped to: Business Foreign Currency Account - Savings*

| Product                                        | Currency               |
|------------------------------------------------|------------------------|
| 58- Special FCY account - CBSL approved - CALL | USD                    |
| Deposit Range                                  | Interest Rate (% p.a.) |
| Up to 999                                      | 0.05%                  |
| 1,000 to 4,999                                 | <b>0.05%</b>           |
| 5,000 to 9,999                                 | <b>0.05%</b>           |
| 10,000 and above                               | <b>0.05%</b>           |

**SFMH Business Foreign Currency Account – Savings***Also mapped to: Business Foreign Currency Account - Savings*

| Product                                           | Currency                                              |
|---------------------------------------------------|-------------------------------------------------------|
| 196 – Business Foreign Currency Account - Savings | USD, AUD, CHF, EUR, GBP, JPY, NOK, NZD, SGD, HKD, CAD |
| 504- Diplomatic Account - FCY Savings             | USD, AUD, CAD, EUR                                    |

**USD, AUD, CAD**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 499     | 0.00%                  |
| 500 and above | <b>0.02%</b>           |

**CHF**

| Deposit Range (CHF) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 399           | 0.00%                  |
| 400 and above       | <b>0.02%</b>           |

**EUR**

| Deposit Range (EUR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 999           | 0.00%                  |
| 1,000 and above     | <b>0.01%</b>           |

**GBP**

| Deposit Range (GBP) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 99            | 0.00%                  |
| 100 and above       | <b>0.02%</b>           |

**JPY, NZD, SGD, HKD**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| All balances  | 0.00%                  |

**NOK**

| Deposit Range (NOK) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 999           | 0.00%                  |
| 1,000 and above     | <b>1.00%</b>           |

**SGMH Savings Account – OIA (FCY)***Also mapped to: Savings Account - Oia Fcy*

| Product                         | Currency |
|---------------------------------|----------|
| 418 – Savings Account - Oia Fcy | USD      |

**USD**

| Deposit Range (USD) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| All balances        | 0.05%                  |

No separate interest slab is defined in the rate tables for the following currencies held under this code (nil interest applies): GBP.

**CURRENT ACCOUNTS****CAHM Current Account**

| Product                                           | Currency                          |
|---------------------------------------------------|-----------------------------------|
| 001 – Current Account                             | LKR, USD, AUD, CHF, EUR, GBP, JPY |
| 56- LLA - Current Account                         | LKR                               |
| 110-Business Current Account                      | LKR, USD, EUR, JPY                |
| 113-Special Loan Servicing- Current Account       | LKR                               |
| 401- Resident Guest- Current Account              | LKR                               |
| 501- Diplomatic Account – Current Account         | LKR                               |
| 601- Non Resident Rupee Account – Current Account | LKR                               |
| 611- VISA PRGM - Current Account                  | LKR                               |
| 701- PLA - Current Account                        | LKR                               |

**LKR, USD, AUD, CHF, EUR, GBP, JPY**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| All balances  | 0.00%                  |

**CNHM Capital Transactions Rupee Account – Current**

Also mapped to: Capital Transactions Rupee Account - Current

| Product                                            | Currency |
|----------------------------------------------------|----------|
| 101 – Capital Transactions Rupee Account - Current | LKR      |

**LKR**

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| All balances        | 0.00%                  |

**CPHM Employee Banking – Current**

Also mapped to: Employee Banking Current

| Product                        | Currency |
|--------------------------------|----------|
| 151 – Employee Banking Current | LKR      |

**LKR**

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
|---------------------|------------------------|

|              |       |
|--------------|-------|
| All balances | 0.00% |
|--------------|-------|

## CSHM Inward Investment Account – Current

Also mapped to: Inward Investment Account - Current

| Product                                   | Currency                                    |
|-------------------------------------------|---------------------------------------------|
| 301 – Inward Investment Account - Current | LKR, USD, AUD, CAD, CHF, EUR, GBP, JPY, SGD |

### LKR

| Deposit Range (LKR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| All balances        | 0.00%                  |

No separate interest slab is defined in the rate tables for the following currencies held under this code (nil interest applies): USD, AUD, CAD, CHF, EUR, GBP, JPY, SGD.

## CFHM Current Account – OIA (FCY)

Also mapped to: Current Account - Oia Fcy

| Product                                               | Currency                          |
|-------------------------------------------------------|-----------------------------------|
| 051 – Current Account - Oia Fcy                       | USD, AUD, GBP, SGD                |
| 104- Business Foreign Currency– Current Account       | USD, AUD, CAD, EUR, GBP, NZD, SGD |
| 124- Business Foreign Currency Loan-Current Account - | USD                               |

### USD, AUD, CAD, EUR, GBP, NZD, SGD

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| All balances  | 0.00%                  |

Effective: since inception

## DAMH Short Call Deposits

| Product                                | Currency                               |
|----------------------------------------|----------------------------------------|
| 002 – Short Call Deposits              | LKR, USD, AUD, CAD, EUR, GBP, JPY, SGD |
| 602- Non Resident Rupee Account - Call | LKR                                    |
| 702- Inward Investment Account - Call  | LKR                                    |

### USD, AUD, CAD, GBP, SGD

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 499     | 0.00%                  |
| 500 and above | 0.02%                  |

**EUR**

| Deposit Range (EUR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 399           | 0.00%                  |
| 400 and above       | <b>0.02%</b>           |

**JPY**

| Deposit Range (JPY) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 24,999        | 0.00%                  |
| 25,000 and above    | <b>0.02%</b>           |

**LKR**

| Deposit Range (LKR)   | Interest Rate (% p.a.) |
|-----------------------|------------------------|
| Up to 99,999          | 0.00%                  |
| 100,000 – 999,999     | <b>0.75%</b>           |
| 1,000,000 – 4,999,999 | <b>1.25%</b>           |
| 5,000,000 and above   | <b>1.75%</b>           |

**DZMH Personal Foreign Currency Account – Call**

Also mapped to: Personal Foreign Currency Account - Call

| Product                                        | Currency                               |
|------------------------------------------------|----------------------------------------|
| 021 – Personal Foreign Currency Account - Call | USD, AUD, CAD, CHF, EUR, GBP, JPY, SGD |

**USD, AUD, CAD, GBP, SGD**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| Up to 499     | 0.00%                  |
| 500 and above | <b>0.02%</b>           |

**CHF**

| Deposit Range (CHF) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| All balances        | 0.00%                  |

**EUR**

| Deposit Range (EUR) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 399           | 0.00%                  |
| 400 and above       | <b>0.02%</b>           |

**JPY**

| Deposit Range (JPY) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| Up to 24,999        | 0.00%                  |
| 25,000 and above    | <b>0.02%</b>           |

**DFMH Foreign Currency Deposit**

| Product                                       | Currency |
|-----------------------------------------------|----------|
| 112- Business Foreign Currency Account - Call | USD, JPY |

**USD**

| Deposit Range (USD) | Interest Rate (% p.a.) |
|---------------------|------------------------|
| All balances        | <b>0.05%</b>           |

No separate interest slab is defined in the rate tables for the following currencies held under this code (nil interest applies): JPY.

**OTHER CODES****9999 Default / Non-Interest Code**

| Product                             | Currency      |
|-------------------------------------|---------------|
| 180- SDA Servicing – Saving Account | USD, EUR, GBP |

**USD, EUR, GBP**

| Deposit Range | Interest Rate (% p.a.) |
|---------------|------------------------|
| All balances  | 0.00%                  |

**How to read this document.** Each interest code is its own section, headed by a red/black banner so it can be found at a glance. The first table in a section lists every product and currency that shares the code; the tables that follow give the interest slabs (% per annum). Currencies with identical slabs are shown together.

## Interest Rate Codes and Products

| LKR SAVINGS & RETAIL DEPOSIT PRODUCTS |                                                   |
|---------------------------------------|---------------------------------------------------|
| <b>MSIC</b>                           | Marathon Saver                                    |
| <b>SAMH</b>                           | Savings Account                                   |
| <b>SPPH</b>                           | Employee Banking – Savings                        |
| <b>YSMH</b>                           | My Dream Account                                  |
| <b>SRMH</b>                           | Inward Investment Account – Savings               |
| FOREIGN CURRENCY SAVINGS PRODUCTS     |                                                   |
| <b>SZMH</b>                           | Personal Foreign Currency Account – Savings       |
| <b>SYMh</b>                           | Personal Foreign Currency Account – Savings (CNY) |
| <b>SFMH</b>                           | Business Foreign Currency Account – Savings       |
| <b>SGMH</b>                           | Savings Account – OIA (FCY)                       |
| CURRENT ACCOUNTS                      |                                                   |
| <b>CAHM</b>                           | Current Account                                   |
| <b>CNHM</b>                           | Capital Transactions Rupee Account – Current      |
| <b>CPHM</b>                           | Employee Banking – Current                        |
| <b>CSHM</b>                           | Inward Investment Account – Current               |
| <b>CFHM</b>                           | Current Account – OIA (FCY)                       |
| CALL & SHORT-TERM DEPOSITS            |                                                   |
| <b>DAMH</b>                           | Short Call Deposits                               |
| <b>DZMH</b>                           | Personal Foreign Currency Account – Call          |
| <b>DFMH</b>                           | Foreign Currency Deposit                          |
| OTHER CODES                           |                                                   |
| <b>9999</b>                           | Default / Non-Interest Code                       |