

DFCC Bank PLC

Tariff 2026
Version 3.05

| Account Operations | | | | | | | | | | | |
|--------------------|--|--|---|---|---|---|---|---|---|--|---|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY |
| 1.1 | Initial Deposit - CASA | | | | | | | | | | |
| 1.1.1 | Current Account - Business | 10,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.2 | Current Account - Personal | 10,000 | N/A | Waived Off | N/A | Waived Off | N/A | Waived Off | N/A | Waived Off | N/A |
| 1.1.3 | Any Savings Account - Business | 10,000 | USD 100 or equivalent in any other authorised FCY | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.4 | Mega Bonus - Personal | 1,000 | USD 100 or equivalent in any other authorised FCY | First salary remittance within 30 days of opening the account | USD 100 or equivalent in any other authorised FCY | First salary remittance within 30 days of opening the account | USD 100 or equivalent in any other authorised FCY | First salary remittance within 30 days of opening the account | USD 100 or equivalent in any other authorised FCY | Waived Off | Waived Off |
| 1.1.5 | DFCC Winner - Personal | 50,000 | N/A | First salary remittance within 30 days of opening the account | N/A | First salary remittance within 30 days of opening the account | N/A | First salary remittance within 30 days of opening the account | N/A | Waived Off | N/A |
| 1.1.6 | Junior Savings | 2,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.7 | Junior Plus | 2,000 | N/A | | | | | 10,000 | N/A | 10,000 | N/A |
| 1.1.8 | Junior Teen | 1,000 | N/A | | | | | N/A | N/A | N/A | N/A |
| 1.1.9 | Garusaru Savings Account (Senior Citizens) | 1,000 | N/A | | | | | 1,000 | N/A | 1,000 | N/A |
| 1.1.10 | Extreme Money Market | 500,000 | N/A | 500,000 | N/A | 500,000 | N/A | 500,000 | N/A | 500,000 | N/A |
| 1.1.11 | DFCC Aloka | 1,000 | N/A | 1,000 | N/A | 1,000 | N/A | 1,000 | N/A | 1,000 | N/A |
| 1.2 | Minimum Balance Requirement - CASA (Interest on savings accounts shall be accrued subject to maintenance of the stipulated minimum balances) / Average Minimum Balance maintenance requirement same as below | | | | | | | | | | |
| 1.2.1 | Current Account - Business | 10,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.2 | Current Account - Personal | 10,000 | N/A | Waived Off | N/A | Waived Off | N/A | Waived Off | N/A | Waived Off | N/A |
| 1.2.3 | Salary Booster - Personal | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.5 | Mega Bonus - Personal \ Business | 1,000 | N/A | 1000 | N/A | 1000 | N/A | 1000 | N/A | N/A | N/A |
| 1.2.7 | DFCC Winner - Personal \ Business | 50,000 | N/A | 50,000 | N/A | 50,000 | N/A | 50,000 | N/A | N/A | N/A |
| 1.2.8 | Junior Savings | 1,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.9 | Junior Plus | 1,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.10 | Junior Teen | 1,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.11 | Garusaru Savings Account (Senior Citizens) | 1000 | N/A | 1000 | N/A | 1000 | N/A | 1000 | N/A | N/A | N/A |
| 1.2.12 | Extreme Money Market- Personal \ Business | 500,000 | N/A | 500,000 | N/A | 500,000 | N/A | 500,000 | N/A | 500,000 | N/A |
| 1.2.13 | DFCC Aloka | 1,000 | N/A | 1,000 | N/A | 1,000 | N/A | 1,000 | N/A | 1,000 | N/A |
| 1.3 | Minimum Deposit - Fixed Deposits | | | | | | | | | | |
| 1.3.1 | General | 10,000 | USD 500 or equivalent in any other authorised FCY | 10,000 | USD 500 or equivalent in any other authorised FCY | 10,000 | USD 500 or equivalent in any other authorised FCY | 10,000 | USD 500 or equivalent in any other authorised FCY | 10,000 | USD 500 or equivalent in any other authorised FCY |
| 1.3.2 | Senior Citizens | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A |
| 1.3.3 | Call Deposits | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A |
| 1.3.4 | Certificates of Deposits | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A | 100,000 | N/A |
| 1.4 | Current Account Specific Charges | | | | | | | | | | |
| 1.4.1 | Issuance of Cheque Books | | | | | | | | | | |
| 1.4.1.1 | Cheque books | 35 per leaf + Postage where applicable | N/A | 35 per leaf + Postage where applicable | N/A | 35 per leaf + Postage where applicable | N/A | 35 per leaf + Postage where applicable | N/A | 35 per leaf + Postage where applicable | N/A |
| 1.4.1.2 | Loose cheque leaves | 1,000 per leaf | N/A | 1,000 per leaf | N/A | 1,000 per leaf | N/A | Free | N/A | Free | N/A |
| 1.4.1.3 | Continuous cheque leaves - per order | Actual cost + 20 per leaf | N/A | Actual cost + 20 per leaf | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.4.1.4 | Postage on cheque book dispatch | 500 per parcel | N/A | 500 per parcel | N/A | 500 per parcel | N/A | 500 per parcel | N/A | 500 per parcel | N/A |

| Account Operations | | | | | | | | | | | |
|--------------------|--|---|-----|---|-----|---|-----|---|-----|---|-----|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY |
| 1.4.2 | Stop Payments | | | | | | | | | | |
| 1.4.2.1 | Without funds | 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 |
| 1.4.2.2 | With funds | 2,000 per cheque | N/A | 2,000 per cheque | N/A | 2,000 per cheque | N/A | 2,000 per cheque | N/A | 2,000 per cheque | N/A |
| 1.4.2.3 | Entire cheque book - lost cheque books | 5,000 per book | N/A | 5,000 per book | N/A | 5,000 per book | N/A | 5,000 per book | N/A | 5,000 per book | N/A |
| 1.4.2.4 | Cancellation of stop payment instructions | 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 |
| 1.4.2.5 | Issuance of Duplicate Cheque Return Notification (CRN) | 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 |
| 1.4.3 | Inward Cheque Returns | | | | | | | | | | |
| 1.4.3.1 | First return | 150 per cheque + postage if applicable | N/A | 150 per cheque + postage if applicable | N/A | 150 per cheque + postage if applicable | N/A | 150 per cheque + postage if applicable | N/A | 150 per cheque + postage if applicable | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 1.4.4.3 | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 1.4.5.3 | 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 |
| 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 |

| Account Operations | | | | | | | | | | | |
|--------------------|---|--|---|--|---|--|---|--|---|--|---|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY |
| 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 |
| 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 |
| 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 |
| 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 |
| 1.4.8 | 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 |
| 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 |
| 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 |
| 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 |
| 1.4.9.3 | Monthly - By post | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 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 |
| 1.4.9.5 | Temporary statements on request - Corporate | 200 per page | | | | | | | | | |
| 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 |
| 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 |
| 1.4.9.8 | eStatements - Monthly | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

| Account Operations | | | | | | | | | | | |
|---|---|---|--|---|--|---|--|---|--|---|---|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY |
| 1.5 | Fixed Deposit Interest Payment | | | | | | | | | | |
| 1.5.1 | DFCC Bank - Internal transfers | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 1.5.2 | Other Banks - SLIPS | 50 | N/A | 50 | N/A | 50 | N/A | 50 | N/A | Free | Free |
| 1.5.3 | Other Banks - RTGS | 1,000 | USD 10 | 1,000 | USD 10 | 1,000 | USD 10 | 500 | USD 5 | 500 | USD 5 |
| 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 |
| 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 |
| 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 |
| 1.6.11 | Minimum Average 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 |
| 1.6.3 | Issuance of duplicate passbook | 300 | N/A | 300 | N/A | 300 | N/A | 300 | N/A | Free | N/A |
| 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 |
| 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 | 50 | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 1.6.10 | Abandoned Fee (One Off) | 500 | N/A | 500 | N/A | 500 | N/A | 500 | N/A | 500 | N/A |
| Where unspecified, the normal tariff shall apply. | | | | | | | | | | | |
| Where specified 18% VAT shall apply | | | | | | | | | | | |

| Services | | | | | | | | | | | |
|----------|--|--|---|----------------------------------|--|---------------------|--|---------------------|--|--------------------|------|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY |
| 2.1 | Fund Transfers - Over the Counter | | | | | | | | | | |
| 2.1.1 | DFCC Bank - Internal transfers | 150 | N/A | 150 | N/A | 150 | N/A | 150 | N/A | Free | Free |
| 2.1.2 | Other Banks - SLIPS | 50 per transaction | N/A | 50 per transaction | N/A | 50 per transaction | N/A | 50 per transaction | N/A | Free | N/A |
| 2.1.3 | Other Banks - CEFTS | 100 per transaction | N/A | 100 per transaction | N/A | 100 per transaction | N/A | 100 per transaction | N/A | Free | N/A |
| 2.1.4 | Other Banks - RTGS (CBSL 200 + Bank 200) | 400 per transaction | USD 4 per transaction | 400 per transaction | USD 4 per transaction | 400 per transaction | USD 4 per transaction | 400 per transaction | USD 4 per transaction | Free | Free |
| 2.2 | Salaries | | | | | | | | | | |
| 2.2.1 | Processing of salaries to DFCC Bank accounts | 30 per transaction+5,000 processing fee per file (OB free) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.3 | Standing Orders | | | | | | | | | | |
| 2.3.1 | Setup | 250 - Internal 350 - External | USD 3 or equivalent in any other authorised FCY | 250 - Internal 350 - External | USD 3 or equivalent in any other authorised FCY | Free | Free | Free | Free | Free | Free |
| 2.3.2 | 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 |
| 2.3.3 | Cancellation | 250 | USD 1 or equivalent in any other authorised FCY | 250 | USD 1 or equivalent in any other authorised FCY | Free | Free | Free | Free | Free | Free |
| 2.3.4 | Charge for lack of funds | 150 | USD 1 or equivalent in any other authorised FCY | 150 | USD 1 or equivalent in any other authorised FCY | 150 | USD 1 or equivalent in any other authorised FCY | 150 | USD 1 or equivalent in any other authorised FCY | Free | Free |
| 2.4 | Sweeping Facility | | | | | | | | | | |
| 2.4.1 | Setup - Personal/Business | 2,000 | N/A | 2,000 | N/A | Free | Free | Free | Free | Free | Free |
| 2.4.2 | Monthly fee - Personal | 150 | N/A | 150 | N/A | Free | Free | Free | Free | Free | Free |
| 2.4.3 | Monthly fee - Business | 150 | N/A | 150 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.5 | Pay Orders | | | | | | | | | | |
| 2.5.1 | Issuance of Pay Orders | | | | | | | | | | |
| 2.5.1.1 | Account holder | 1000 per pay order | N/A | 1000 per pay order | N/A | 1000 per pay order | N/A | 1000 per pay order | N/A | 1000 per pay order | N/A |
| 2.5.1.2 | Non-account holder | 2,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.5.2 | Cancellation of Pay Orders | | | | | | | | | | |
| 2.5.2.1 | Account holder | 1,500 | N/A | 1,500 | N/A | 1,500 | N/A | 1,500 | N/A | 1,500 | N/A |
| 2.5.2.2 | Non-account holder | 2,000 | N/A | 2,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.6 | Debit Cards | | | | | | | | | | |
| 2.6.1 | Personalised Debit Cards - Only for Pinnacle Customers , DFCC Teen Accounts & DFCC Aloka | | | | | | | | | | |
| 2.6.1.1 | New card | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 2.6.1.2 | Replacement card - lost/damaged card | N/A | N/A | N/A | N/A | N/A | N/A | Free | Free | Free | Free |
| 2.6.1.3 | PIN replacement | N/A | N/A | N/A | N/A | N/A | N/A | Free | Free | Free | Free |
| 2.6.1.4 | Annual fee (Annual Fee for the 01st year will be collected at point of the card issuance and from the 02nd year onwards it will be on the card anniversary date) | 500 | Equivalent LKR amount in the account currency at the prevailing exchange rate | Free | Free | Free | Free | Free | Free | Free | Free |
| 2.6.1.5 | DFCC Teen Account - New Card | Free | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.6.1.6 | DFCC Teen Account - PIN Replacement and Replacement Card | 350 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.6.1.7 | DFCC Teen Account - Annual Fee (Annual Fee for the 01st year will be collected at point of the card issuance and from the 02nd year onwards it will be on the card anniversary date) | 500 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.6.1.8 | DFCC Aloka - New Card | 200 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.6.1.9 | DFCC Aloka - Annual Fee | 250 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.6.2 | Pre-encoded Debit Cards | | | | | | | | | | |
| 2.6.2.1 | New card | 400 | Free | Free | Free | Free | Free | Free | Free | Free | Free |

| | | | | | | | | | | | |
|-----------------------------------|--|---|---|---|---|---|---|---|---|---|---|
| 2.6.2.2 | Replacement card - lost/damaged card | Replacement card -500 lost/damaged card-700 | Equivalent LKR amount in the account currency at the prevailing exchange rate | Free | Free | Free | Free | Free | Free | Free | Free |
| 2.6.2.3 | PIN replacement | 350 | Equivalent LKR amount in the account currency at the prevailing exchange rate | 350 | Equivalent LKR amount in the account currency at the prevailing exchange rate | Free | Free | Free | Free | Free | Free |
| 2.6.2.4 | Annual fee (Annual Fee for the 01st year will be collected at point of the card issuance and from the 02nd year onwards it will be on the card anniversary date) | 500 | Equivalent LKR amount in the account currency at the prevailing exchange rate | Free | Free | Free | Free | Free | Free | Free | Free |
| 2.6.2.5 | DFCC Aloka - New Card | 200 | N/A | Free | N/A | Free | N/A | Free | N/A | Free | N/A |
| 2.6.2.6 | DFCC Aloka - Annual Fee | 250 | N/A | Free | N/A | Free | N/A | Free | N/A | Free | N/A |
| 2.7 ATM/Debit Card Charges | | | | | | | | | | | |
| 2.7.1 | 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 | Free | Free | Free |
| 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 |
| 2.7.3 | Balance inquiry from LankaPay ATM network | 7.5 | | 7.5 | | 7.5 | | Free | Free | Free | Free |
| 2.7.4 | Cash withdrawal from Foreign ATMs | 1200 | | 1200 | | 1200 | | 1200 | | 1200 | |
| 2.7.5 | Balance inquiry from Foreign ATMs | 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 | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 2.7.11 | Debit Card DCC 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.) |

| | | | | | | | | | | | | | | | |
|--------|--|--|------|---|--|------|---|--|------|---|--|------|---|------|------|
| 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 |
| 2.7.13 | DFCC Aloka - 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 |
| 2.7.14 | DFCC Aloka - Balance inquiry from LankaPay ATM network | | 7.5 | Equivalent LKR amount in the account currency at the prevailing exchange rate | | 7.5 | Equivalent LKR amount in the account currency at the prevailing exchange rate | | 7.5 | Equivalent LKR amount in the account currency at the prevailing exchange rate | | Free | Free | Free | Free |
| 2.7.15 | DFCC Aloka/Teen -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 | 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 |
| 2.7.16 | DFCC Aloka/Teen Balance inquiry from Foreign ATMs | | 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 | | 300 | Equivalent LKR amount in the account currency at the prevailing exchange rate | | 300 |

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 | 200,000 | Equivalent LKR amount in the account currency at the prevailing exchange rate |
| 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 | 300,000 | Equivalent LKR amount in the account currency at the prevailing exchange rate |
| 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 | 5,000,000 | Equivalent LKR amount in the account currency at the prevailing exchange rate |
| 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 | 100,000 FD/ 50,000 Savings | USD 5,000 FD/ 1,000 Savings |
| 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 | 6,000 per annum + VAT | USD 50 per annum | 6,000 per annum + VAT | USD 50 per annum |
| 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 | 200,000 FD/ 100,000 Savings | USD 10,000 FD/ 2,000 Savings |
| 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 | 8,000 per annum + VAT | USD 65 per annum | 8,000 per annum + VAT | USD 65 per annum |

| 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 |
| 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 |

| Services | | | | | | | | | | | |
|---|--|---|---|---|---|------------------------------|---|------------------------------|---|------------------------------|---|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY | LKR | FCY |
| 2.9.3 | Maintenances | | | | | | | | | | |
| 2.9.3.1 | 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 |
| 2.10 | 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 |
| 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 |
| 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 |
| 2.11 | SMS Alerts | | | | | | | | | | |
| 2.11.1 | Personal | 350 per account | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 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 |
| 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 |
| 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 |
| 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 |
| 2.11.6 | DFCC Aloka | 200 | 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 |
| 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 |
| 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 |
| 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 |
| 2.17 | Pawning | | | | | | | | | | |
| 2.17.1 | Processing Fee | 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 |
| NO. | DESCRIPTION | LKR | | | | | | | | | |
| 2.17.2 | CIF status changes(joint to single- single to joint) | 1000 | | | | | | | | | |
| 2.17.3 | POA processing fee | 1500 | | | | | | | | | |
| 2.17.4 | Proposition downgrading fee | 500 | | | | | | | | | |
| 2.17.5 | One off facility renewal | 15000 | | | | | | | | | |
| 2.17.6 | Minor 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. | | | | | | | | | | | |
| Where specified 18% VAT shall apply | | | | | | | | | | | |

| Foreign Currency | | | | | | | |
|------------------|---|--|---|---|---|---|----------------------------------|
| NO. | DESCRIPTION | DBU - LKR | | | | | FCBU |
| | | NORMAL | SALARY PLUS | SALARY PARTNER | PRESTIGE | PINNACLE | |
| 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 | N/A |
| 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 |
| 3.1.1.3 | Foreign currency accounts | USD 5 | USD 5 | USD 5 | Free | Free | 2.50% of the value Min. USD 5 |
| 3.1.1.4 | Encashment of currency | Free | Free | Free | Free | Free | N/A |
| 3.1.2 | Deposits to Accounts | | | | | | |
| 3.1.2.1 | LKR accounts | Free | Free | Free | Free | Free | N/A |
| 3.1.2.2 | Foreign currency accounts | Free | Free | Free | Free | Free | N/A |
| 3.2 | Issuance of Foreign Drafts | | | | | | |
| 3.2.1 | From LKR Accounts | | | | | | |
| 3.2.1.1 | Customer | 1000 | 1000 | 1000 | 1000 | 1000 | N/A |
| 3.2.1.2 | Non customer | 2,000 | 2,000 | 2000 | 2000 | N/A | N/A |
| 3.2.1.3 | For import purposes | 0.25% of the value - Min. 2,500 - Max. 4,000 | | | | | N/A |
| 3.2.2 | From Foreign Currency Accounts | | | | | | |
| 3.2.2.1 | Customer | USD 10 | USD 10 | USD 10 | USD 10 | USD 10 | USD 10 |
| 3.2.2.2 | For import purposes | 0.25% of the value - Min. USD 15 - Max. USD 25 | | | | | N/A |
| 3.3 | Purchase of USD Foreign Drafts Sent on Local Clearing | | | | | | |
| 3.3.1 | LKR accounts | 750 | 750 | 750 | 750 | 750 | N/A |
| 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 | 0.5% of the value Min. USD 5 |
| 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 | N/A |
| 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 | USD 5 per collection |
| 3.5 | Stop Payment of Foreign Drafts | | | | | | |
| 3.5.1 | LKR accounts | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | N/A |
| 3.5.2 | Foreign currency accounts | USD 15 | USD 15 | USD 15 | USD 15 | USD 15 | USD 15 |
| 3.6 | Cancellation of Foreign Drafts | | | | | | |
| 3.6.1 | LKR accounts | 4,750 | 4,750 | 4,750 | 4,750 | 4,750 | N/A |
| 3.6.2 | Foreign currency accounts | USD 30 | USD 30 | USD 30 | USD 30 | USD 30 | USD 20 |

| | | | | | | | |
|---|--|---|--|--|--|---|--|
| 3.7 | Telegraphic Transfers (TT) | | | | | | |
| 3.7.1 | Outward Telegraphic Transfers (OTT) by debiting a LKR Account | | | | | | |
| 3.7.1.1 | Commission - Other | Education-3500 Others-7,500 | Education-3500 Others-7,500 | Education-3500 Others-7,500 | Education-3500 Others-7,500 | Education-3500 Others-7,500 | USD 70 |
| 3.7.1.2 | Commission in LKR - import purposes | 2% of the payment value (Min 5000 - No Max) | | | | | N/A |
| 3.7.1.3 | Swift | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | USD 20 |
| 3.7.1.4 | Amendment - LKR accounts | 3,000 | 3,000 | 3000 | 3000 | 3000 | |
| 3.7.2 | Outward Telegraphic Transfers (OTT) by debiting a FCY Account | | | | | | |
| 3.7.2.1 | Commission - Other | N/A | N/A | N/A | N/A | N/A | N/A |
| 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) | 0.25% of the of the payment value (Min USD 70-Max100) |
| 3.7.2.3 | Swift | Local or foreign commision + SWIFT = USD 35 | Local or foreign commision + SWIFT = USD 35 | Local or foreign commision + SWIFT = USD 35 | Local or foreign commision + SWIFT = USD 35 | Local or foreign commision + SWIFT = USD 35 | Local or foreign commision + SWIFT = USD 35 |
| 3.7.2.4 | Amendment - FCY accounts | USD 20 | USD 20 | USD 20 | USD 15 | USD 10 | USD 10 |
| 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 |
| 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 | - |
| 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 | USD 3 or equivalent in any FCY |
| 3.7.6 | Repair charges on Inward TTs | | | | | | |
| 3.7.6.1 | To LKR accounts | 2000 | 2000 | 2000 | 2000 | 2000 | - |
| 3.7.6.2 | To foreign currency accounts | USD 10 | USD 10 | USD 10 | USD 10 | USD 10 | USD 10 |
| 3.7.7 | Repair charges on Inward RTGS | | | | | | |
| 3.7.7.1 | To LKR accounts | 3000 | 3000 | 3000 | 3000 | 3000 | USD 20 |
| 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 | USD 20 |
| 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 | |
|---------|--|---|-------|--|--------|
| | | 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 |
| 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 |
| 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 |
| 4.1.1.5 | Non issuance of processed documentary credit | 5,000 per documentary credit | N/A | USD 50 per documentary credit | N/A |
| 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 |
| 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 |
| 4.1.2.3 | Any other amendments | 3,000 | 2,000 | USD 30 | USD 20 |
| 4.1.2.4 | Arranging documentary credit confirmations | 5,000 | 1,000 | USD 30 | N/A |
| 4.1.2.5 | If amendment charges on beneficiary | Minimum USD 50 | USD 20 | Minimum USD 50 | USD 20 |
| 4.1.2.6 | Non issuance of processed documentary credit - amendments | 2,000 | USD 20 | USD 20 | USD 20 |
| 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 |
| 4.1.2.8 | Issuance of draft LC copy | 2,000 per LC | N/A | USD10 | N/A |
| 4.1.2.9 | Issuance of draft amendment copy | 750 per LC | N/A | USD 5 | N/A |
| 4.1.2.10 | Reinstate closed documentary credit - handling charge | 5,000 | N/A | USD 50 | N/A |
| 4.1.3 | Acceptance of 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 |
| 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 |
| 4.1.4.1.2 | Accepted bills | N/A | 2,000 | N/A | USD 20 |
| 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 |

| | | | | | |
|----------------|--|--|--------|--|--------|
| 4.1.4.2 | Discrepancy Charges | | | | |
| 4.1.4.2.1 | Charges on applicant | 4,000 | 2,000 | USD 40 | USD 20 |
| 4.1.4.2.2 | Charges on beneficiary - ACU countries | USD 75 | USD 20 | USD 75 | USD 20 |
| 4.1.4.2.3 | Charges on beneficiary - All other countries | USD 85 | USD 20 | USD 85 | USD 20 |
| 4.1.4.2.4 | Local bills | 6,000 | N/A | N/A | N/A |
| 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 |
| 4.1.5.1.2 | Applicant | 3,000 | N/A | USD 30 | N/A |
| 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 |
| 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 |
| 4.1.5.2.3 | Applicant | 3,000 | N/A | Min. USD 20 - Max. USD 70 | N/A |
| 4.1.5.2.4 | Remittance made on behalf of another bank | USD 100 | N/A | USD 100 | N/A |
| 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 |
| 4.1.6.2 | Handling charges on applicant/Drawee | 3,000 | 2,000 | USD 20 | USD 20 |
| 4.1.6.3 | Courier charges on beneficiary/Principal | USD 50 | N/A | USD 50 | N/A |
| 4.1.6.4 | Handling charges on beneficiary/Principal | USD 50 | 2,000 | USD 50 | USD 20 |
| 4.1.7 | Transfer of Documents to another Local Bank | | | | |
| 4.1.7.1 | Handling fee | 3,000 | N/A | USD 30 | N/A |
| 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 |
| 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% <u>or</u> Min USD 45 | USD 20 |
| 4.1.8.1.3 | DA bill payment | N/A | 2,000 | N/A | USD 20 |
| 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 |
| 4.1.8.1.5 | Avalization bill payment | N/A | 2,000 | N/A | USD 20 |
| 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 |
| 4.1.8.2.2 | Charges on principle | 0.4% minimum USD 40 | USD 20 | 0.4% minimum USD 40 | USD 20 |
| 4.1.8.2.3 | Handling fee of direct DA documents | 3,000 | N/A | USD 30 | N/A |
| 4.1.8.2.4 | Amendments to direct DA/DP documents | 2,500 | N/A | USD 25 | N/A |
| 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 |
| 4.1.8.3.2 | Charges on principle | USD 100 | USD 20 | USD 100 | USD 20 |
| 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 |
| 4.1.8.4.2 | Charges on principle | USD 25 per month | USD 20 | USD 25 per month | USD 20 |
| 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 |
| 4.1.8.5.2 | Charges on Principal | USD 20 per part payment | USD 20 | USD 20 | USD 20 |
| 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 |
| 4.1.8.6.2 | Charges on Principal | USD 50 | N/A | USD 50 | N/A |
| 4.1.8.6.3 | Assignment of proceeds | USD 100 | N/A | USD 100 | N/A |
| 4.1.8.6.4 | Non submission of original DA accepted draft | 1,000 per week | N/A | USD 10 per week | N/A |
| 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 |
| 4.1.9.2 | After 1 month until cancellation | 2,500 per month | N/A | USD 25 per month | N/A |
| 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 |
| 4.1.10.2 | After 1 month until cancellation | 2,500 per month | N/A | USD 25 per month | N/A |
| 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 |
| 4.1.11.2 | After 1 month until cancellation | 2,500 per month | N/A | USD 25 per month | N/A |
| 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 |
| 4.1.12.1.2 | Charges on beneficiary/ Principal | USD 20 | USD 20 | USD 20 | USD 20 |
| 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 |
| 4.1.12.1.4 | Remitting foreign bank charges | 2000 | 2,000 | USD 20 | USD 20 |
| 4.1.12.1.5 | Issuing of additional LC and amendment copies | 500 per copy | N/A | USD 5 per copy | N/A |
| 4.1.12.1.6 | Professional Charges | 3000 | N/A | 3000 | N/A |
| Where unspecified, the normal tariff shall apply to premier customers | | | | | |

| | | | | |
|-------------------------------------|--|--|--|--|
| Where specified 18% VAT shall apply | | | | |
|-------------------------------------|--|--|--|--|

| Exports | | | | | |
|----------------|---|--|------------------------|--|-------------------------|
| NO. | DESCRIPTION | DBU - LKR | | FCBU/DBU - FCY | |
| | | 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 |
| 4.2.1.1.2 | Pre advice - charges on beneficiary - non customer | 3,000 | N/A | USD 30 | N/A |
| 4.2.1.1.3 | Pre advice - charges on issuing bank | USD 25 | N/A | USD 25 | N/A |
| 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 |
| 4.2.1.2.2 | Charges on beneficiary - non customer | 7,500 | N/A | USD 50 | N/A |
| 4.2.1.2.3 | Charges on foreign issuing bank | USD 70 | N/A | USD 70 | N/A |
| 4.2.1.2.4 | Charges on local issuing bank | 7,000 | N/A | USD 70 | N/A |
| 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 |
| 4.2.1.3.2 | Charges on beneficiary - non customer | 5,000 | N/A | USD 50 | N/A |
| 4.2.1.3.3 | Charges on foreign issuing bank | USD 50 | N/A | USD 50 | N/A |
| 4.2.1.3.4 | Charges on local issuing bank | 5,000 | N/A | USD 50 | N/A |
| 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 |
| 4.2.1.4.2 | Charges on beneficiary - non customer | 3,000 | 2,000 | USD 30 | USD 20 |
| 4.2.1.4.3 | Charges on foreign issuing bank | USD 75 | 2,000 | USD 75 | USD 20 |
| 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 |
| 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 | |
| 4.2.1.6.2 | Transfer of Documentary Credit - 2nd Beneficiary | 10,000 per transfer | | USD 100 per transfer | |

| | | | | | |
|----------------|--|---|-------|--|--------|
| 4.2.1.6.3 | Charges on issuing bank | USD 90 + SWIFT Cost USD 30 | | USD 90 + SWIFT Cost USD 30 | |
| 4.2.1.7 | Transfer of Amendments | | | | |
| 4.2.1.7.1 | Charges on transferor/transferee | 3,500 | | USD 35 | |
| 4.2.1.7.2 | Charges on issuing bank | USD 75 | | USD 75 | |
| 4.2.1.8 | Cancellation of a Transfer | | | | |
| 4.2.1.8.1 | Charges on transferor/transferee | 4,000 | | USD 40 | |
| 4.2.1.8.2 | Charges on issuing bank | USD 75 | | USD 75 | |
| 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 |
| 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 |
| 4.2.2.1.3 | Handling fee for discrepant documents - per bill | 6,000 | N/A | USD 30 | N/A |
| 4.2.2.1.4 | Due date extension | 2,000 per bill | 2,000 | USD 20 per bill | USD 20 |
| 4.2.2.1.5 | Local bills denominated in LKR | 5,000 | N/A | USD 50 | N/A |
| 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 |
| 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 |

| Exports | | | | | |
|---|---|---|------------------------|---|-------------------------|
| NO. | DESCRIPTION | DBU - LKR | | FCBU | |
| | | COMMISSION | SWIFT | COMMISSION | SWIFT |
| 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 |
| 4.2.2.2.3 | Due date extension | 2,000 per bill | 2,000 | USD 20 per bill | USD 20 |
| 4.2.2.2.4 | Local bills denominated in LKR | 5,000 | N/A | USD 50 | N/A |
| 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 |
| 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 |
| 4.2.2.3.2 | No exchange income earned | 7,000 | N/A | USD 50 | N/A |
| 4.2.2.3.3 | Due date extension | 2,000 per bill | 2,000 | USD 20 per bill | USD 20 |
| 4.2.2.3.4 | Local bills denominated in LKR | 5,000 | N/A | USD 50 | N/A |
| 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 |
| 4.2.3 | Miscellaneous | | | | |
| 4.2.3.1 | Local Courier Charges | 2,000 | N/A | USD 10 | N/A |
| 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 |
| 4.2.3.3 | SWIFT charges - General | 2,000 | N/A | USD 20 | N/A |
| 4.2.3.4 | Professional Charge | 3000 | N/A | 3000 | N/A |
| 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 |
| 4.2.4.2 | Bills returned unpaid | 2000 per bill | 2,000 where applicable | USD 15 per bill | USD 20 where applicable |
| Where unspecified, the normal tariff shall apply. | | | | | |
| Where specified 18% VAT shall apply | | | | | |

| NO. | DESCRIPTION | LKR | | | FCY | | |
|----------|--|--|---|------------------|--|------------|------------------|
| | | 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 | |
| 5.1.1.3 | LKR 250,001 - LKR 500,000 | | | 3,500 | | N/A | |
| 5.1.1.4 | LKR 500,001 - LKR 1,000,000 | | | 6,000 | | N/A | |
| 5.1.1.5 | LKR 1,000,001 - LKR 10,000,000 | | | 10,000+0.1% | | N/A | |
| 5.1.1.6 | LKR 10,000,001 - LKR 25,000,000 | | | 0.20% | | N/A | |
| 5.1.1.7 | LKR 25,000,001 - LKR 50,000,000 | | | 50,000 | | N/A | |
| 5.1.1.8 | LKR 50,000,001 - LKR 100,000,000 | | | 0.10% | | N/A | |
| 5.1.1.9 | LKR 100,000,001 and above | | | 0.10% | | N/A | |
| 5.1.1.10 | For corporate clients LKR 50,000,000 and above | | | 0.10% | | N/A | |
| 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 | |
| 5.1.2.2 | LKR 250,001 - LKR 500,000 | | N/A | N/A | | N/A | |
| 5.1.2.3 | LKR 500,001 - LKR 1,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.4 | LKR 1,000,001 - LKR 5,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.5 | LKR 5,000,001 - LKR 10,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.6 | LKR 10,000,001 - LKR 25,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.7 | LKR 25,000,001 - LKR 50,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.8 | LKR 50,000,001 - LKR 100,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.9 | LKR 100,000,001 - LKR 500,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.10 | LKR 500,000,001 - LKR 1,000,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.11 | LKR 1,000,000,001 - LKR 2,000,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.12 | LKR 2,000,000,001 - LKR 3,000,000,000 | | N/A | N/A | | N/A | |
| 5.1.2.13 | LKR 3,000,000,001 and above | | N/A | N/A | | N/A | |
| 5.1.2.14 | For corporate clients LKR 2,000,000,000 and above | | N/A | N/A | | N/A | |

| | | | | | | | |
|--|---|-----------------------------|-----------------------------|--------|-----------------------------|---------------------------------|-----------------------------|
| 5.1.3 | Housing Loan All Categories | | | | | | |
| 5.1.3.1 | Up to Rs.3,000,000 | 20,000 | N/A | N/A | N/A | N/A | N/A |
| 5.1.3.2 | Rs.3,000,001 - 10,000,000 | 30,000 | N/A | N/A | N/A | N/A | N/A |
| 5.1.3.3 | Rs.10,000,001- 30,000,000 | 35,000 | N/A | N/A | N/A | N/A | N/A |
| 5.1.3.4 | Rs 30,000,001- 50,000,000 | 40,000 | N/A | N/A | N/A | N/A | N/A |
| 5.1.3.5 | Rs.50,000,001- 100,000,000 | 50,000 | N/A | N/A | N/A | N/A | N/A |
| 5.1.3.6 | Over Rs.100 Mn | 75,000 | N/A | N/A | N/A | N/A | N/A |
| * If a facility has an 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 | | | | | | | |
| 5.1.3 | Rescheduling Fee | | | | | | |
| 5.1.3.1 | Up to Rs.5,000,000 | 10,000 | 10,000 | 10,000 | USD 75 | USD 75 | USD 75 |
| 5.1.3.2 | LKR 5,000,000-30,000,000 | 15,000 | 15,000 | 15,000 | USD 150 | USD 150 | USD 150 |
| 5.1.3.3 | LKR 30,000,001 - 50,000,000 | 20,000 | 20,000 | 20,000 | USD 150 | USD 150 | USD 150 |
| 5.1.3.4 | LKR 50,000,001- 100,000,000 | 30,000 | 30,000 | 30,000 | USD 500 | USD 500 | USD 500 |
| 5.1.3.5 | Over Rs.100 Mn | 40,000 | 40,000 | 40,000 | USD 500 | USD 500 | USD 500 |
| 5.1.4 | Miscellaneous | | | | | | |
| 5.1.4.1 | 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

| | | | | | | | |
|----------------|----------------------------------|-----|---|-----|-----|---|-----|
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 5.2.1.4 | Garusaru | | | | | | |
| 5.2.1.4.1 | Irrespective of the loan amount | N/A | 2,500 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 5.2.1.7.6 | 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 |

| | | | | | | | |
|---|---|----------------------|--------------------------------|-----|----------------------|---------------------------------|-----|
| 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 |
| 5.2.1.8.2 | Aloka - LKR 1,000,001 and above | N/A | 8,000 | N/A | N/A | N/A | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 5.2.1.10 | Auto Loan | | | | | | |
| 5.2.1.10.1 | Up to Rs.500,000 | N/A | 7,500 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.10.2 | LKR 5,00,001- 2,000,000 | N/A | 10,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.10.3 | LKR .2,000,001 - 5,000,000 | N/A | 15,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.10.4 | LKR .5,000,001- 50,000,000 | N/A | 30,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.10.5 | Over Rs.50 Mn | N/A | 75,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.11 | Teacher's Loan | | | | | | |
| 5.2.1.11.1 | Up to Rs.500,000 | N/A | 7,500 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.11.2 | LKR 5,00,001- 2,000,000 | N/A | 10,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.11.3 | LKR .2,000,001 - 5,000,000 | N/A | 15,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.11.4 | LKR .5,000,001- 50,000,000 | N/A | 30,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 5.2.1.11.5 | Over Rs.50 Mn | N/A | 75,000 | N/A | N/A | Equivalent FCY value to LKR fee | N/A |
| 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 |
| 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 |

| 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 |
| 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 |
| 5.3.3.2 | Security change prior to maturity date | 2,500 | 2,500 | N/A | USD 10 | USD 10 | N/A |
| 5.3.3.3 | Security change from savings to FD | 2,500 | 2,500 | N/A | USD 10 | USD 10 | N/A |
| 5.3.3.4 | If a LKR facility backed from FCY collateral and if client requests to reduce the LKR facility exposure when exchange rate increase. | N/A | N/A | N/A | USD 10 | USD 10 | N/A |
| 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 |
| 5.4.2 | LKR 1,000,001 - 10,000,000 | 20,000 | 20,000 | N/A | USD 60 | USD 60 | N/A |
| 5.4.3 | LKR 10,000,001- 25,000,000 | 30,000 | 30,000 | N/A | USD 100 | USD 100 | N/A |
| 5.4.4 | LKR 25,000,001- 100,000,000 | 50,000 | 50,000 | N/A | USD 150 | USD 150 | N/A |
| 5.4.5 | Over Rs.100 Mn | 100,000 | 100,000 | N/A | USD 350 | USD 350 | N/A |
| 5.4.6 | Every 25Mn | 0.05% | 0.05% | N/A | N/A | N/A | N/A |
| 5.4.11 | For corporate banking clients | 0.1% of the facility value subject to a Min of 25,000 | N/A | N/A | N/A | N/A | N/A |
| *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 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 |
| 5.5.1.3 | 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 |
| 5.5.1.4 | 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 | |
| 5.5.2 | Consideration of Mortgage Bond and Negative pledges - Movable and Immovable - Equivalent in FCY" | | | | | | |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

| | | | | | | | |
|--------------|---|---|---|-----|---|---|-----|
| 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 |
| 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 |
| 5.5.3.2 | LKR 10,000,001 and above | 25,000 + 0.125% of the consideration in excess of 10,000,000 subject to a Max. of 100,000 | 25,000 + 0.125% of the consideration in excess of 10,000,000 subject to a Max. of 100,000 | 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 |
| 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 |
| 5.6.2 | LKR 300,000,001- 500,000,000 | 60,000 | N/A | N/A | N/A | N/A | N/A |
| 5.6.3 | Over LKR Rs.500,000,001 Mn | 100,000 | N/A | N/A | N/A | N/A | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 5.8.7 | Condominium tripartite agreement - developer | 50,000 + VAT | 50,000 + VAT | N/A | USD 500 + VAT | USD 500 + VAT | N/A |
| 5.8.8 | Site inspection charges | 50 per km | 50 per km | N/A | USD 5 per km | USD 5 per km | N/A |
| 5.8.9 | Any other deed/document (supplementary agreement/deed of cancellation/additional mortgage/deed of declaration/deed of rectification/deed of confirmation/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 |

| | | | | | | | |
|----------|--|--|--|-----|--|--|-----|
| 5.9 | Revolving Facility Charges | | | | | | |
| 5.9.1 | Disbursement fees | 1000 per loan/guarantee | 1000 per loan/guarantee | N/A | USD 10 per loan/guarantee | USD 10 per loan/guarantee | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |

| | | | | | | | |
|---|--|---------------------|---------------------|-------|---------------------|---------------------|-----|
| 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 |
| 5.13.2.4 | Other amendments | 1,500 | 1,500 | N/A | USD 15 | 1,500 | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 5.13.4.2 | Cancellation of guarantees - non submission of original guarantee | 2,500 | 2,500 | N/A | USD 25 | USD 25 | N/A |
| 5.13.5 | Miscellaneous | | | | | | |
| 5.13.5.1 | Special format | 1,000 | 1,000 | N/A | USD 10 | USD 10 | N/A |
| 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 |
| Where unspecified, the normal tariff shall apply. | | | | | | | |
| Where specified 18% VAT shall apply | | | | | | | |

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

| | | Joining Fee | | Annual Fee | |
|------|--|-------------|---------------|------------|---------------|
| | | New Tariff | | New Tariff | |
| | | Primary | Supplementary | Primary | Supplementary |
| 7.1 | Visa Pinnacle (Proposition) | Free | Free | Free | Free |
| 7.2 | Visa Infinite | 500 | 250 | 7,000 | 3,500 |
| 7.3 | Visa Signature Prestige (Proposition) | Free | Free | Free | Free |
| 7.4 | Visa Signature | 500 | 250 | 5,000 | 3,000 |
| 7.5 | Visa Platinum Salary Partner (Proposition) | Free | Free | Free | Free |
| 7.6 | Platinum | 500 | 250 | 3,500 | 2,500 |
| 7.7 | Gold | 500 | 250 | 2,500 | 1,250 |
| 7.8 | Corporate | 500 | 250 | 4,500 | N/A |
| 7.9 | Affinity Products | 500 | 250 | 3,500 | 2,500 |
| 7.1 | DFCC Aloka | 500 | 250 | 3,500 | 2,500 |
| 7.11 | Mastercard World | 500 | 250 | 6,000 | 3,000 |

| 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 |
|------|--|--|---|---|---|---|---|---|---|---|---|---|---|---|--|
| | | CUSTOMER | CUSTOMER | SALARY PLUS | CUSTOMER | PRESTIGE | CUSTOMER | PINNACLE | | | 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 |
| 7.13 | Late payment fee | 1,900 | 1,900 | 1,950 | 1,900 | 1,950 | 1,900 | 1,950 | 1,900 | 1,900 | 1,900 | 1,900 | 1,900 | 1,950 | 2500 |
| 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 | 1750 |
| 7.15 | Voucher retrieval fee | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 |
| 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% | 5.50% |
| 7.17 | Fuel surcharge | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | N/A |
| 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 | 1,500 |
| 7.19 | Limit Change Fee (Requested byCustomer) | 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 | establishment and Rs.750 per individual Rs.1,500 for establishment and |
| 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 | |
| 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 |
| 7.22 | Copies of Statement (within last three statements) | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | Free |
| 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 | 1,750 |
| 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 | Free |
| 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 | 1,500 |
| 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 | Free |
| 7.27 | PIN Replacement Fee (PIN mailer) | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | Free |
| 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 |
| 7.29 | Billing Cycle Change | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | Free |
| 7.30 | Re-couriering of card | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | Free |
| 7.31 | Standing Instruction Changing Fee | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 500 |
| 7.32 | Card Upgrade/ Downgarde 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 | N/A |
| 7.33 | Pay order/Cashiers order fee | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | Free |
| 7.34 | Card reactivation fee for blocked cards | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 850 |
| 7.35 | Cash back account number changes fee | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 200 | 200 | 200 | 200 | 200 | Free |
| 7.36 | Excess payment reversal to Bank account fees | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | Free |
| 7.37 | DCC 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% |
| 7.38 | ABS set up fee | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | Free |
| 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 | 1,500 |
| 7.40 | Stamp duty | LKR 25 for each LKR 1,000 spent or part thereof for all transactions performed at overseas merchants | | | | | | | | | | | | | |
| 7.41 | Card Maintenance Fee | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 400 |

| NO. | DESCRIPTION | 03 MONTHS | 06 MONTHS | 07 MONTHS | 09 MONTHS | 12 MONTHS |
|-----|-------------|-----------|-----------|-----------|-----------|-----------|
|-----|-------------|-----------|-----------|-----------|-----------|-----------|

| | | | | | | |
|---|----------------------------|--------|--------|--------|--------|--------|
| 7.41 | Easy Payment Plan | | | | | |
| 7.41.1 | Minimum plan amount | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| 7.41.2 | Balance build up setup fee | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 |
| 7.41.3 | Processing fee | 9.00% | 10.75% | 11.00% | 12.00% | 15.50% |
| Where unspecified, the normal tariff shall apply. | | | | | | |
| Where specified 18% VAT shall apply | | | | | | |

| PERSONAL ONLINE BANKING | | | | | | | | | | | |
|---|--|--|--|--|--|---|---|---|------|----------|------|
| NO. | DESCRIPTION | NORMAL | | SALARY PLUS | | SALARY PARTNER | | PRESTIGE | | PINNACLE | |
| | | 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 |
| 8.1.2 | Annual fee (1st Year Free) | 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 |
| 8.2 | Fund Transfers | | | | | | | | | | |
| 8.2.1 | DFCC Bank - Internal transfers | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| 8.2.2 | Other Banks - SLIPS | 50 | N/A | 50 | N/A | 50 | N/A | 50 | N/A | Free | N/A |
| 8.2.3 | Other Banks - CEFTS | 25 | N/A | 25 | N/A | 25 | N/A | 25 | N/A | Free | N/A |
| 8.2.4 | Government Payments - CEFT (Gov Pay through DFCC Online Banking) | 15 | N/A | 15 | N/A | 15 | N/A | 15 | N/A | 15 | N/A |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 8.6 | Bill Payments | | | | | | | | | | |
| 8.6.1 | Any utility bill payment | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free |
| Where unspecified, the normal tariff shall apply. | | | | | | | | | | | |
| Where specified 18% VAT shall apply | | | | | | | | | | | |

| Payment & Cash Management | | |
|---|---|--------------------------------------|
| NO. | DESCRIPTION | PRICING |
| 9.1 | DFCC iConnect | |
| 9.1.1 | Setup, installation and training | Pricing to be negotiated |
| 9.1.2 | Monthly rentals - main profile | Pricing to be negotiated |
| 9.1.3 | Monthly rental - associate profiles | Pricing to be negotiated |
| 9.1.4 | Digital Deposit Account | |
| 9.1.4.1 | Digital Deposit Account - Annual Service Charge | Pricing to be negotiated |
| 9.2 | Cheque Outsourcing Service | |
| 9.2.1 | Setup, installation and training | Pricing to be negotiated |
| 9.2.2 | Monthly rentals | Pricing to be negotiated |
| 9.2.3 | Instrument Charge - per company cheque | Pricing to be negotiated |
| 9.2.4 | Instrument Charge - per pay order | Pricing to be negotiated |
| 9.2.5 | Postage/courier | Pricing to be negotiated |
| 9.3 | Payments | |
| 9.3.1 | Local Fund Transfers | |
| 9.3.1.1 | Supplier payments - per transaction | LKR 50 |
| 9.3.1.2 | Employee salary, bonus payments etc | A per batch pricing to be negotiated |
| 9.3.1.3 | RTGS | LKR 1,000 |
| 9.3.1.4 | CEFTS | LKR 30 |
| 9.3.2 | Telegraphic Transfers | |
| 9.3.2.1 | Outward telegraphic transfers | USD 40 |
| 9.3.2.2 | Inward remittances | USD 3 |
| Where unspecified, the normal tariff shall apply. | | |
| Where specified 18% VAT shall apply | | |

| MSME | | | | | | |
|---|---------------------|--|-------|-------|--------|--------|
| 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 |
| Where unspecified, the normal tariff shall apply. | | | | | | |
| Where specified 18% VAT shall apply | | | | | | |