
DFCC Bank PLC

Tariff 2026 **Version 3.04**

Account Operations												
NO.	CHARGE CODE	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	Garusaru Savings Account (Senior Citizens)	1,000	N/A					1,000	N/A	1,000	N/A
1.1.10	N/A	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) / Avarage Minimum Balance maintainance requirement same as below										
1.2.1	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	Garusaru Savings Account (Senior Citizens)	1000	N/A	1000	N/A	1000	N/A	1000	N/A	N/A	N/A
1.2.12	N/A	Extreme Money Market- Personal \ Business	100,000	N/A	100,000	N/A	100,000	N/A	100,000	N/A	100,000	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	N/A	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	N/A	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	N/A	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	N/A	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	CHQ/CHV	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	Manually enter by branch	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	Manually enter by branch	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	N/A	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.	CHARGE CODE	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	STQ	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	STP	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	STR - create a new code	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	N/A	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	N/A	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	CLA	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	CLB	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	CHB	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	CHB	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	N/A	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	N/A	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	N/A	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	N/A	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.	CHARGE CODE	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	CRC	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	WIP - On hold with Tharindu	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	WIP - On hold with Tharindu	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	N/A	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	N/A	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	N/A	Monthly - By post	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
1.4.9.4	N/A	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	N/A	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	N/A	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	N/A	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	N/A	Passbook accounts	200 per page	N/A	200 per page	N/A	200 per page	N/A	Free	Free	Free	Free

Account Operations												
NO.	CHARGE CODE	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	N/A	DFCC Bank - Internal transfers	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
1.5.2	SLC	Other Banks - SLIPS	50	N/A	50	N/A	50	N/A	50	N/A	Free	Free
1.5.3	COR	Other Banks - RTGS	1,000	USD 10	1,000	USD 10	1,000	USD 10	500	USD 5	500	USD 5
1.5.4	SOC	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	MSA	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 Avarage balance not maintenance fee - Savings Accounts (Exclude Pinnacle + Junior Products)	50	N/A	50	N/A	50	N/A	50	N/A	N/A	N/A
1.6.3	N/A	Issuance of duplicate passbook	300	N/A	300	N/A	300	N/A	300	N/A	Free	N/A
1.6.4	MNF	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	N/A	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	ACS	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	ACC	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	N/A	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									
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 valueMin. 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 debitting 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 debitting 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				
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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 by Customer)	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	establishment and Rs.750 per individual
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	Rs.1,500 for establishment and
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/ Downgrade Processing Fee	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	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	200	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
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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						