

Nations Trust Bank PLC

Consumer Banking Tariff 2010

Index

1. Account Maintenance Fees
2. Account Closing Charges
3. Inter Bank Fund Transfers
4. Cheques
5. Pay Order Issuance
6. Standing Instructions (SI)
7. Drafts
8. Traveller's Cheques
9. Foreign currency notes
10. Remittances
11. Safety Deposit Lockers
12. Automated Teller Machine (ATM) charges
13. Statements, balance confirmations and certificates
14. Overdrafts
15. Personal Loans
16. Home Loans
17. Other Loans/ facilities

1. Account Maintenance Fees

1.1 Nations Saver – Statement Savings Account

- Minimum monthly average balance – Rs.1,000
- A fee of Rs.50 per month will be levied if the average balance is below Rs.1,000.

- **Nations Saver – Passbook Savings Account**

- Passbook replacement fee – Rs.1,000

- **High Yield Nations saver Account**

- A fee of Rs.1,000 will be levied if the monthly average balance is below 1 Million

1.2 Money Market Savings Account

- Rs.1,000 will be held in the account.

1.3 Personal Current Account

- Minimum monthly average balance – Rs.5,000
- Service fee of Rs.500 per month
- Minimum overdraft interest Rs.750 per month
- Overdraft over limit Rs.1,500
- Transactional Fee

Average Monthly Balance	Monthly Transactional Count	Transactional Fee (Rs)
Less or equal to Rs100, 000	20 (Excluding ATM)	1,000 per month
Over Rs100, 000	50 (Excluding ATM)	1,000 per month

1.4 SIERA Current Account

- Minimum monthly balance – Rs.5,000
- Service fee of Rs.150 per month

2. Account Closing Charges

- Savings Accounts – Rs.250
- Personal Current Account – Rs.500
- Foreign currency accounts – USD10 or equivalent

3. Inter Bank Fund Transfers

3.1 SLIPS Transfers

- Per Transfer Rs. 200
- Per Salary Transfer Rs.50

3.2 RTGS Transfer Rs.1000

4. Cheques

4.1 Outward Cheque Return Charges

- Refer to Drawer Rs. 2,500
- Effects not Realized Rs.1,500
- Technical Errors Rs.250
- PPDC Rs. 1,000

4.2 Inward Cheque Return Charges Rs.150

4.3 Cheques marked for payment

- Outward Rs.1,000
- Inward Rs. 1,000

4.4 Local Cheques Purchased - Minimum of Rs.500 or 0.65% of purchased amount

4.5 Cheque Book Issue - Per Leaf Rs.10

4.6 Paid Cheque Photo Copies - Per item Rs.100

4.7 Counter Cheques –Each Rs.150

4.8 Stop Payments

- If funds available – Rs.1,000
- If funds are not available – Rs.2,000
- More than 3 instruments Rs.1,500
- Stop Payment Cancellation - Per item Rs.500

4.9 Certified Images of CRNs

- Less than a month - Rs. 25
- 2-6 Months - Rs. 50
- More than 6 months - Rs. 75

5. Pay Order Issuance

- NTB Customer (LKR) – Rs.250
- NTB Customer (FCY) - USD 5 or equivalent
- Non NTB Customer (LKR) – Rs.2,500
- Cancellations – Rs.1,000

6. Standing Instructions (SI)

- Setting up - Free
- Via SLIPS transfer – Rs.150
- Payment by Pay Order – Rs.250
- SI Failure - Rs.100 per failure

7. Drafts

7.1 Charges

- NTB customers

Currency	Purchase		Issuance fee	Cancellation Fee
	Minimum fee	% of the value		
LKR	500.00	0.25%	400.00	1,000.00
GBP	3.00	0.25%	3.00	5.00
CHF	6.00	0.25%	6.00	12.00
DKK	30.00	0.25%	30.00	60.00
USD	5.00	0.25%	5.00	10.00
HKD	39.00	0.25%	39.00	78.00
NZD	8.00	0.25%	8.00	15.00
CAD	7.00	0.25%	7.00	13.00
SGD	9.00	0.25%	9.00	17.00
EUR	4.00	0.25%	4.00	8.00
AUD	7.00	0.25%	7.00	14.00
SEK	37.00	0.25%	37.00	75.00
JPY			550.00	1,100.00

- Non NTB Customers – Rs.2,500. Issuance is only for Professional Institutions (Eg:CIM,CIMA) subject to documentation
- Drafts sent on Collection – Forged Drafts - Actual Foreign Bank Charges +1% of the draft value with a minimum of USD 100/-or equivalent

7.2 Investigation charges*

- Rupee accounts – Rs.2,000
- FCY Accounts - USD 20 or equivalent

*Corresponding bank charges may also apply.

8. Traveller's Cheques

8.1 Encashment

<i>TC Type</i>	<i>Currency</i>	<i>Fee</i>	<i>Courier charge</i>
American Express		Free	Free
Others	USD	1% or Minimum of Rs.500	100.00
	EUR	1% or Minimum of Rs.1,000	100.00
	GBP	1% or Minimum of Rs.500	100.00
	CAD	1% or Minimum of Rs.1,000	100.00
	JPY	1% or Minimum of Rs.1,000	100.00

8.2 Issuance

- 1.6% of the total value or minimum of Rs.500
- Inner Circle customers – 1.1%
- Private Banking customers – 0.5%

9. Foreign currency notes

9.1 Issuance

- 1% commission

9.2 Encashment

- NTB customers – Rs.300
- Non NTB customers – 0.5% commission or minimum fee of Rs.300

9.3 Deposits to foreign currency accounts

- USD – 0.5% commission or minimum fee of USD5
- Other currencies – 1% commission or minimum fee of USD5 (equivalent)

10. Remittances

10.1 Outward

- NTB customers from LKR accounts – Rs.2,000
- NTB customers from FCY accounts – USD20 or equivalent
- Non NTB customers – Rs.3,000

10.2 Inward

- Deposit to a LKR account – Rs.250
- Deposit to a FCY account – USD3 or equivalent

11. Safety Deposit Lockers

- Small – Rs.3,500 p.a.
- Medium – Rs.5,000 p.a.
- Large – Rs.7,000 p.a.

Note:

1. A minimum Fixed Deposit of Rs.100,000 under lien with interest to be transferred to a Savings Account with a minimum balance of Rs.1,000 or a Savings Account with a balance of Rs.50,000- which will held (a Standing Instruction to be also provided) is required to obtain Safety Deposit Lockers.
2. 12% VAT will be applicable with effect from 1 January 2009.
3. The note number 01 will not be applied to Private Banking Customers

12. Automated Teller Machine (ATM) charges

12.1 Cash withdrawals

- NTB ATM's - Free
- Commercial Bank ATMs – Rs.15 per withdrawal
- Sampath Bank and HSBC ATMs – Rs.50 per withdrawal
- Other ATMs of the Cirrus network – Rs.150 per withdrawal

** Inner Circle members will be eligible for 4 free withdrawals a month on Sampath or HSBC ATMs (unlimited free withdrawals from Commercial Bank ATMs)

** Nations EmPower Account holders will be eligible for 2 free withdrawals a month from either Commercial, Sampath or HSBC ATMs

** All withdrawals from Commercial Bank ATM's free of charge for Nations Auto Sweep Account Holders

12.2 Balance inquiry

- NTB ATMs - Free
- Commercial Bank ATMs – Rs.5 per inquiry
- Sampath Bank and HSBC ATMs – Rs.25 per inquiry
- Other bank ATMs of the Cirrus network – Rs.150 per withdrawal

12.3 ATM card fees

- Annual fee - Rs.500 (With effect from 2009 December)
- ATM card embossing fee for individual customers- Rs.500 per card (with effect from 01 July 2010)
- ATM card issuance fee

Individual	Inner Circle	Private Banking
Rs.150	Free	Free

Note: The ATM issuance fee will not be applied to Nations Auto Sweep and Nations EmPower Account Holders

- Replacement card issuing fee – Rs.250

13. Statements, balance confirmations and certificates

13.1 Statements

- Daily – Rs.1,500 per month
- Weekly – Rs.500 per month
- One off statements – Rs.100 per copy
- Duplicate statements -Rs100 per month

13.2

<i>Balance Confirmations</i>	Charge
(a) Issued on the same day, standard COPS format	Rs.750/-
(b) Issued within 2 days on the standard COPS format to embassies	Rs.500/-
(c) Issued within 2 days on the standard COPS format addressed to Customer name, whom it may concern or IR	Rs. 500/-
(d) Issued on the a special format **	Rs.1000/-
<i>Balance Certificates</i>	
(a) Tax Certificate (System generated)	No Charges
(b) Tax Confirmation letter (Printed on Bank Letter Head)	Rs.500/-
(c) Tax Confirmation to Auditors	Rs.500/-
<i>Confirmation Letters on Capital & Interest (OD & Loans)</i>	
(a) One financial year	Rs.1000/-
(b) Each additional Financial year	Rs.100/-

14. Overdrafts

14.1 Set up fee

- Cash backed – Rs.1,000
- Non cash security backed – Rs.5,000

14.2 Renewal fee

- Cash backed – Rs.500
- Non cash security backed – Rs.3,000

14.3 Minimum Overdraft monthly interest – Rs.750

14.4 Over Limit fee

- Individual customers – Rs.1,500
- Inner Circle – Rs.750

15. Personal Loans

15.1 Processing fees for Unsecured Personal Loans

- Loan amounts less than Rs.500,000 - Rs. 2,000
- Loan amounts higher than Rs. 500,000 – Rs.3,000

15.2 Processing fees for Cash Backed Express Loans

- Personal Loan – Rs.750

15.3 Cash backed (other than Express) Loans – Loans against 3rd party deposits

- Personal Loans – Rs.1,000

15.4 Other Cash Backed Loans

- Personal Loans -Rs.500
- Home Loans -Rs.500

15.5 Early settlement fees - 4% of the balance outstanding or Rs.5,000 whichever is higher.

16. Home Loans

16.1 Processing fees for Home Loans

- 0.50% of the loan value or minimum of Rs.5,000 and maximum of Rs.10,000

16.2 Processing fees for Cash Backed Express Loans

- Home Loans – Rs.750

16.3 Cash Backed (other than Express) Loans

- Home Loans – Rs.1,000

16.4 Other Cash Backed Loans

- Home Loans – Rs.500

16.5 Home Loans – Other charges

- Valuation report – Minimum of Rs.1,500 and maximum of Rs. 20,000

Up to first Rs.10 Million - 0.10% of the loan value

Loan values greater than Rs.10 Million – 0.06% of the loan value

Transport costs – Rs.10 per each KM

- Title Report – Rs.1,500

- Transfer Deeds

- Legal Fees

0.1 Mn to 0.5 Mn - Higher of 0.65% of the transfer deed value or Rs.3,750

0.5 Mn to 2.0 Mn - Higher of 0.75% of the transfer deed value or Rs.4,000

2.0 Mn to 5.0 Mn - Higher of 0.65% of the transfer deed value or Rs.15,000

5.0 Mn to 10.0 Mn - Rs. 50,000

Over 10.0 Mn - Rs. 75,000

- Stamp Duty

Up-to LKR 100,000 - 3.00%

Balance > LKR 100,000 - 4.00%

- **Mortgage Bonds**

0.1 Mn to 0.5 Mn - Rs.3,750

0.5 Mn to 1.0 Mn - 0.75% of the loan value

1.0 Mn to 1.5 Mn - 0.70% of the loan value

1.5 Mn to 2.0 Mn - 0.68% of the loan value

2.0 Mn to 2.5 Mn - 0.66% of the loan value

2.5 Mn to 3.0 Mn - 0.65% of the loan value

3.0 Mn to 4.0 Mn - 0.64% of the loan value

4.0 Mn to 5.0 Mn - 0.63% of the loan value

5.0 Mn to 5.5 Mn - 0.62% of the loan value

5.5 Mn to 6.0 Mn - 0.61% of the loan value

6.0 Mn to 6.5 Mn - 0.60% of the loan value

6.5 Mn to 7.5 Mn - 0.59% of the loan value

7.5 Mn to 9.0 Mn - 0.58% of the loan value

9.0 Mn to 10.0 Mn - 0.57% of the loan value

10.0 Mn to 15.0 Mn - Rs. 56,500

Over 15.0 Mn -Rs.75, 000

- **Issuance of Copies of Home Loan documents**

Mortgage Bond – Rs.150

Title Deed – Rs.150

Building Plan – Rs.150

Survey Plan – Rs.50

- Early settlement fees – 4% of the balance outstanding or Rs.5,000 whichever is higher.

17. Other Loans/facilities

17.1 Processing fee – Rs.1,000