

Nations Trust Bank PLC

| Guide to Services and Fees |

SriLanka Airlines Platinum
American Express Card

American Express
Centurion Platinum Card

American Express
Gold Card

Blue American Express
Card

American Express
Green Coporate Card

American Express
Gold Coporate Card

MasterCard
World Credit Card

MasterCard
Platinum Credit Card

MEMBERSHIP FEE

Joining fee - Primary	Nil	Nil	Rs. 1,250	Rs. 300	Nil	Nil	Rs. 1,250	Rs. 1,250
Joining fee - Supplementary	Nil	Nil	Rs. 500	Rs. 500	Nil	Nil	Nil	Nil
Annual fee - Primary	Rs. 10,000	Rs. 5,000	Rs. 3,200	Rs. 1,500	Rs. 4,500	Rs. 9,500	Rs. 5,000	Rs. 2,000
Annual fee - Supplementary	Rs. 1,000 <small>(1st three supp's free)</small>	Rs. 1,000	Rs. 1,000	Rs. 750	Nil	Nil	Rs. 1,000	Rs. 900
Shared Card - Annual Fee (MasterCard)	Nil	Nil	Nil	Nil	Rs. 2,000	Rs. 2,000	Nil	Nil

FINANCIAL FEES

Finance charge	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)
Cash advance interest	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)	2.33% p.m (28% p.a)
Cash advance fee (Overseas)	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value
Cash advance fee (locally)	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value
Maximum credit period on new purchases	50 days	50 days	50 days	50 days	50 days	50 days	50 days	50 days
Minimum credit period on new purchases	20 days	20 days	20 days	20 days	20 days	20 days	20 days	20 days

PENALTYFEES

Late payment fee	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200
Excess charge over credit limit	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200

ACCOUNT MAINTENANCE FEE

Processing fee for an urgent application	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750
Returned cheques (lack of funds)	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000
Returned cheques (other reasons)	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Limit enhancement fee (normal) <small>(Including a processing fee of Rs. 200)</small>	Rs. 600	Rs. 600	Rs. 600	Rs. 600	Rs. 600	Rs. 600	Rs. 600	Rs. 600
Limit enhancement fee (within 24 hours) <small>(Including a processing fee of Rs. 200)</small>	Rs. 900	Rs. 900	Rs. 900	Rs. 900	Rs. 900	Rs. 900	Rs. 900	Rs. 900
Visa letter	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500
Card replacement fee	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750
One copy free, 2nd copy onwards each <small>(previous month statement copy will be free)**</small>	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Copies of sale voucher	Free	Free	Free	Free	Free	Free	Free	Free
PIN replacement fee	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Billing cycle change	Free	Free	Free	Free	Free	Free	Free	Free
Early renewal fee	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750
Re-couriering of cards	Free	Free	Free	Free	Free	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free	Free	Free	Free	Free	Free
Overseas courier fee	Rs. 4,000	Rs. 4,000	Rs. 4,000	Rs. 4,000 Rs. 500	Rs. 4,000 Rs. 500	Rs. 4,000 Rs. 500	Rs. 4,000 Rs. 500	Rs. 4,000 Rs. 500
Cash Temp Increase - Processing fee	Rs. 500	Rs. 500	Rs. 500	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Temp Extension - Processing fee	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Card Upgrade / Downgrade Processing fee	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Urgent Blue Card fee	Nil	Nil	Nil	Rs. 750	Nil	Nil	Nil	Nil

SERVICE FEES

SMS Alert	Rs. 250	Rs. 250	Rs. 250	Rs. 250 (1st year free)	Rs. 250	Rs. 250	Rs. 250	Rs. 250
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REWARDS

MerbershipRewardsFee	Nil	Free	Rs. 250	Nil	Nil	Nil	Nil	Nil
MerbershipRewardsPlusFee	Nil	Free	Rs. 500	Nil	Nil	Nil	Nil	Nil
CashBackRewards	Nil	Nil	Nil	Free	Nil	Nil	Rs. 100	Rs. 100