

Benefits & Charges				
	Below LKR. 25,000	LKR. 25,000- LKR. 499,999	LKR. 500,000-4,999,999	LKR. 5,000,000 above
	Grow & Silver		Gold	Platinum
Account Fees				
Minimum OD interest	LKR 750			
Over line Fee	LKR. 2,500		Free	Free
Current Account Closure	LKR. 2,000		LKR. 2,000	LKR. 1,000
Service charges				
	Debit or Credit Balances			
	Below LKR. 25,000	LKR. 25,000- LKR. 499,999		
Minimum Balance Maintenance Chg	LKR. 2500	N/A		
More than 25 over the counter txns *	LKR2500	LKR1000	N/A	N/A
* Cash Deposits & Withdrawals				
SLIP Transfers				
Per Transfer	50		50	50.00
Per Salary Transfers	50.00		50.00	50.00
Total Salary Package	2,000.00		2,000.00	2,000.00
RTGS Transfers				
	1,000 per transfer		1,000 per transfer	1,000 per transfer
Cheques				
Cheque Books	LKR. 20 per leaf		All Cheque Books Free	All Cheque Books Free
Continuous Cheques Actual Printing Cost Plus	LKR. 20 per leaf		LKR. 15 per leaf	LKR. 4 per leaf
Outward Cheque Return Charges				
Refer to Drawer	4,500.00		4,500.00	4,500.00
Effects not Realized	1,500.00		1,500.00	1,500.00
Technical Errors	500.00		500.00	250.00
PPPDC	4,000.00		4,000.00	4,000.00
Inward Cheque Return Charges	100		Waived off	Waived off
Cheque Return Notification postage (Per CRN)	50.00		50.00	50.00
Cheques marked for payment Inward/Outward	2,000.00		2,000.00	1,000.00
Local Cheques Purchase (Minimum 1,000/-)	0.75%		0.75%	0.75%
Stop Payments Per Instrument (if funds available)	2,000.00		2,000.00	1,000.00
Stop Payments Per Instrument Letter not containing cheque value (if funds not available)	4,000.00		4,000.00	2,500.00
Stop Payments Per Instrument Letter containing cheque value (if funds not available)	4,000.00		4,000.00	2,500.00
Stop Payments More than 3 instruments	3,000.00		3,000.00	2,000.00

Pay Orders			
Issuance - LKR. A/C	400.00	400.00	Free
Issuance - FCY A/C	USD 5.00	USD 5.00	Free
Cancellation with approval	1,000.00	1,000.00	1,000.00

Standing Instructions			
Establishment of SI	250.00	Free	Free
Standing Instruction Failure (per failure)	100.00	100.00	100.00
SI Via SLIP	50	50	Free
Standing order cancellation (excluding internal)	100.00	100.00	100.00
Standing Instruction payment by BC	300.00	300.00	Free

Draft Issuances			
LKR.	500.00	500.00	250.00
GBP	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
CHF	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
DKK	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
USD	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
HKD	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
NZD	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
CAD	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
SGD	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
EUR	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
AUD	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
SEK	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-
JPY	Equivalent of LKR 500/-	Equivalent of LKR 500/-	Equivalent of LKR 250/-

Draft Purchase	Minimum	Pct of Value	Minimum	Pct of Value	Minimum	Pct of Value
LKR.	500.00	0.35%	500.00	0.35%	500.00	0.25%
GBP	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
CHF	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
DKK	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
USD	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
HKD	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
NZD	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
CAD	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
SGD	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
EUR	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
AUD	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%
SEK	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.35%	Equivalent of LKR 500/-	0.25%

Draft Cancellation	A/C SC	Corr Chgs	A/C SC	Corr Chgs	A/C SC	Corr Chgs
LKR.	1,000.00		1,000.00		1,000.00	
GBP	Equivalent of LKR 1000/-	15.00	Equivalent of LKR 1000/-	15.00	Equivalent of LKR 1000/-	15.00
CHF	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
DKK	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
USD	Equivalent of LKR 1000/-	10.00	Equivalent of LKR 1000/-	10.00	Equivalent of LKR 1000/-	10.00
HKD	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
NZD	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
CAD	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
SGD	Equivalent of LKR 1000/-	30.00	Equivalent of LKR 1000/-	30.00	Equivalent of LKR 1000/-	30.00
EUR	Equivalent of LKR 1000/-	65.00	Equivalent of LKR 1000/-	65.00	Equivalent of LKR 1000/-	65.00
AUD	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
SEK	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	
JPY	Equivalent of LKR 1000/-		Equivalent of LKR 1000/-		Equivalent of LKR 1000/-	

Draft Sent on Collection

fts - Actual Foreign Bank Charges +1% of the draft value with a minimum of USD 100/-or equivalent

TCs to Directors & GM	0.5% or Minimum LKR. 500/-	0.50%	0.50%
----------------------------------	----------------------------	-------	-------

Remittances			
<i>Outward</i>			
From LKR. account	LKR. 2,000	LKR. 2,000	LKR. 2,000
From FCY account	USD 20.00 or equivalent	USD 20.00 or equivalent	USD 20.00 or equivalent
<i>Inward</i>			
To LKR. account	LKR. 250	LKR. 250	LKR. 250
To FCY account	USD 3 or equivalent	USD 3 or equivalent	USD 3 or equivalent
NSB Payments	USD 5	USD 5	USD 5

Statements			
Daily	2,000 per month	2,000 per month	2,000 per month
Weekly	1,000 per month	1,000 per month	1,000 per month
Adhoc	LKR500.00	LKR500.00	Free
E-Statement	Free of charge till further notice		

Balance Confirmation to Embassies	LKR. 1,500	LKR. 1,500	LKR. 1,500	LKR. 1,000
Balance Confirmation for other purposes (As per Retail tariff)	LKR. 500	LKR. 500	LKR. 500	LKR. 500

Internet and Tele Banking			
Internet Banking PIN	100.00	100.00	100.00
Tele Banking	100.00	100.00	100.00

Facility documentation handling fee	5,000/- per facility	5,000/- per facility	3,000/- per facility
--	----------------------	----------------------	----------------------

Trade			
Trade Collection Bills - DA	DA 0.5% (Minimum Charge of LKR. 3,000 or USD 30 applicable)	0.35% (Minimum charge of LKR. 3,000 or USD 30 applicable)	0.35% (Minimum charge of LKR. 2,750 or USD 30 applicable)
Trade Collection Bills - DP	DP 0.25% (Minimum Charge of LKR. 3,000 or USD 30 applicable)	0.25% (Minimum charge of LKR. 3,000 or USD 30 applicable)	0.175% (Minimum charge of LKR. 2,750 or USD 30 applicable)
Import LC	0.25 % (Minimum Charge of LKR. 3,500 applicable or USD 40)	0.25% (Minimum Charge of LKR. 3,500 applicable or USD 40)	0.175% (Minimum Charge of LKR. 3,500 applicable or USD 40)
Swift - LC	LKR. 3,500 per telex	LKR. 3,500 per telex	LKR. 3,500 per telex
Swift - Collection bill	LKR. 1,500 per telex	LKR. 1,500 per telex	LKR. 1,500 per telex
Letter of Guarantee			
Against Cash Margin	1% p.a	1% p.a	1% p.a
Against FD	2% p.a	1% p.a	1% p.a
Please refer trade tariff for other standard charges			

BAYD Charges		
	No of Days Entitled	New Rate
Pay As you go	N/A	800/-
Weekly Cash Collection	07 Days	5,600/-
Monthly Cash Collection	30 Days	24,000/-