

Nations Trust Bank PLC

| Guide to Services and Fees |

	Sri Lankan Airlines Platinum American Express Card	American Express Centurion Platinum Card	American Express Gold Card	Blue American Express Card	American Express Green Corporate Card	American Express Corporate Card	Gold	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. 2,000	Rs. 500	Rs. 9,500		Rs. 5,000	Rs. 2,000
Annual fee - Supplementary	Rs. 1,000	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	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)		1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)
Cash advance interest	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)	1.50% p.m (18% p.a.)		1.50% p.m (18% p.a.)	1.50% p.m (18% 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
Minimum amount due whichever is higher	2.5% or Rs 250	2.5% or Rs 250	2.5% or Rs 250	2.5% or Rs 250	100%	100%		2.5% or Rs 250	2.5% or Rs 250
Penalty Fees									
Late Payment Fee	Rs. 1550	Rs. 1550	Rs. 1550	Rs. 1550	Rs. 1550	Rs. 1550		Rs. 1550	Rs. 1550
Excess Charge over credit limit	Rs. 1200	Rs. 1200	Rs. 1200	Rs. 1200	Rs. 1200	Rs. 1200		Rs. 1200	Rs. 1200
Account Maintenance Fee									
Processing fee for an urgent application	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500	Rs. 1,500		Rs. 1,500	Rs. 1,500
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) (including a processing fee of Rs. 200)	Rs. 600	Rs. 600	Rs. 600	Rs. 600	Rs. 600	Rs. 600		Rs. 600	Rs. 600
Limit enhancement fee (within 24 hours) (including a processing fee of Rs. 200)	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 (previous month statement copy will be free)**	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. 4000	Rs. 4000	Rs. 4000	Rs. 4000	Rs. 4000	Rs. 4000		Rs. 4000	Rs. 4000
Cash Temp increase - Processing fee	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500		Rs. 500	Rs. 500
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	Nil	Nil		Rs. 200	Rs. 200
Installment transaction Pre-closure Penalty Fee	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Nil	Nil		Rs. 500	Rs. 500
Service Fees									
SMS Alert	Rs. 250	Rs. 250	Rs. 250	Rs. 250 (1st year free)	Rs. 250	Rs. 250		Rs. 250	Rs. 250
Rewards									
Membership Rewards Fee	Nil	Free	Rs. 250	Nil	Nil	Nil		Nil	Nil
Membership Rewards Plus Fee	Nil	Free	Rs. 500	Nil	Nil	Nil		Nil	Nil