

Nations Trust Bank PLC

| Guide to Services and Fees |

	American Express Explorer Card	SriLankan 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 Gold Corporate Card	MasterCard World Credit Card	Master Card Platinum Credit Card	Mastercard Business Card
Membership Fee										
Joining fee-Primary	Nil	Nil	Nil	Rs.1,250	Rs.300	Nil	Nil	Rs.1,250	Rs.1,250	Rs.2,500
Joining fee-Supplementary	Nil	Nil	Nil	Rs.500	Rs.500	Nil	Nil	Nil	Nil	Nil
Annual fee-Primary	Rs.20,000	Rs.15,000	Rs.7,500	Rs.4,000	Rs.2,500	Rs.500	Rs.12,500	Rs.6,000	Rs.2,500	Rs.7,500
Annual fee-Supplementary	Rs. 5,000	Rs.3,000	Rs.1,500	Rs.1,500	Rs.1,000	Nil	Nil	Rs.1,500	Rs.1,000	Nil
Shared Card-Joining Fee	Nil	Rs.2,000	Rs.2,000	Rs.1,500	Rs.1,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.1,250	Rs.2,000
Shared Card –Joining Fee–Supplementary	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Financial Fees										
Finance Charge	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)
Cash advance interest	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)	2.2% p.m(26% p.a.)
Cash advance fee(Overseas)	USD5+5%on facevalue	USD5+5%onfacevalue	USD5+5%on facevalue	USD5+5%on facevalue	USD5+5%onfacevalue	USD5+5%on facevalue	USD5+5%on facevalue	USD5+5% onfacevalue	USD5+5%onface value	N/A
Cash advance fee(Locally)	Rs.1,250+5%onfacevalue	Rs.1,250+5%onfacevalue	Rs.1,250 +5% on facevalue	Rs.1,250+5%onfacevalue	Rs.1,250+5%onfacevalue	Rs.1,250 +5% on facevalue	Rs.1,250+5%onfacevalue	Rs.1,250+5%onfacevalue	Rs.1,250+5% on facevalue	N/A
Maximum credit period on new purchases	50days	50days	50days	50days	50days	50days	50days	50days	50days	50days
Minimum credit period on new purchases	20days	20days	20days	20days	20days	20days	20days	20days	20days	20days
Minimum amount due whichever is higher	4%orRs250	4%orRs250	4%orRs250	4%orRs250	4%orRs250	100%	100%	4%orRs250	4%orRs250	25%
Penalty Fees										
Late Payment Fee	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000
Excess Charge over credit limit	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000
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	Rs.1,500	Rs.1,500
Returned cheques (lack of funds)	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000	Rs.5,000
Returned cheques(other reasons)	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000
Limit enhancement fee(normal) (including processing fee of Rs.200)	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000
Limit enhancement fee(within 24 hours)(including a processing fee of Rs.200)	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000
Visa letter	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000
Card replacement fee	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000	Rs.2,000
One copy free, 2 nd 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	Rs.200	Rs.200
Copies of sale voucher	Free	Free	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	Rs.200	Free
Billing cycle change	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Early renewal fee	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500	Rs.2,500
Re-couriering of cards	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Overseas courier fee	Charged based on actualcourierfees	Chargedbasedon Actual courier fees	Charged based on actualcourierfees	Charged based on actualcourierfees	Charged based on actualcourierfees	Charged based on actualcourierfees	Charged based on actualcourierfees	Charged based on actualcourierfees	Charged based on actualcourierfees	Charged based on actualcourierfees
Cash Temp increase-Processing fee	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1000
Temp Extension-Processing fee	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1000
Card Upgrade Processing fee	Free	Free	Rs.200	Rs.200	Rs.200	Nil	Nil	Rs.200	Rs.200	N/A
Card Downgrade Processing fee	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	N/A
Installment transaction Pre-closure Penalty Fee	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Nil	Nil	Rs.500	Rs.500	Rs.500
Membership Rewards redemption processing fee	Nil	Nil	Rs.200	Rs.200	Nil	Nil	Nil	Nil	Nil	N/A
Service Fees										
SMS Alert	Nil	Rs.500	Rs.500	Rs.500	Nil	Nil	Nil	Nil	Rs.500	Nil
Digital Banking Fees	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs 1000
Rewards										
Membership Rewards Fee	Nil	Nil	Free	Rs.250	Nil	Nil	Nil	Nil	Nil	N/A
Membership Rewards Plus Fee	Nil	Nil	Free	Rs.500	Nil	Nil	Nil	Nil	Nil	N/A

The above tariff will be applicable from 1st August 2024

Exchange rates for overseas/foreign currency transaction billing:

All foreign currency transactions will be converted using the prevailing USD/LKR exchange rate maintained by the Bank, In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by American Express and MasterCard before being converted to the billing currency. In order to mitigate local exchange rate movements an additional amount (upto2.5%)will be added to the rate at the time of billing.