

Nations Trust Bank PLC
Guide to Services and Fees

	American Express ExplorerCard	Sri Lankan Airlines Platinum American Express Card	American Express Centurion PlatinumCard	American Express Gold Card	Blue American Express Card	American Express Green CorporateCard	American Express Gold CorporateCard	MasterCard World Credit Card	MasterCard Platinum Credit Card
Membership Fee									
Joining fee-Primary	Nil	Nil	Nil	Rs.1,250	Rs.300	Nil	Nil	Rs.1,250	Rs.1,250
Joining fee-Supplementary	Nil	Nil	Nil	Rs.500	Rs.500	Nil	Nil	Nil	Nil
Annual fee-Primary	Rs. 20,000	Rs.15,000	Rs.6,000	Rs.4,000	Rs.2,500	Rs.500	Rs.12,500	Rs.6,000	Rs.2,500
Annual fee-Supplementary	Nil	Rs.1,500	Rs.1,500	Rs.1,500	Rs.1,000	Nil	Nil	Rs.1,500	Rs.1,000
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
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Financial Fees									
Finance Charge	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)
Cash advance interest	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)	2.16% p.m (26% p.a.)
Cash advance fee(Overseas)	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value	USD 5 +5% on face value
Cash advance fee(Locally)	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value	Rs. 1,250 +5% on face value
Maximum credit period on new purchases	50 days	50 days	50 days	50 days	50days	50days	50days	50days	50days
Minimum credit period on new purchases	20 days	20 days	20 days	20 days	20days	20days	20days	20days	20days
Minimum amount due whichever is higher	4% or Rs 250	4% or Rs 250	4% or Rs 250	4% orRs250	4% orRs250	100%	100%	4% orRs250	4% orRs250
Penalty Fees									
Late Payment Fee	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750
Excess Charge over credit limit	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750	Rs. 1,750
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
Returned cheques(lack of funds)	Rs.4,500	Rs.4,500	Rs.4,500	Rs.4,500	Rs.4,500	Rs.4,500	Rs.4,500	Rs.4,500	Rs.4,500
Returned cheques(other reasons)	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
Limit enhancement fee(normal) (including a processing fee of Rs.200)	Rs.750	Rs.750	Rs.750	Rs.750	Rs.750	Rs.750	Rs.750	Rs.750	Rs.750
Limit enhancement fee(within 24 hours) (including a processing fee of Rs.200)	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
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
Card replacement fee	Rs.1,750	Rs.1,750	Rs.1,750	Rs.1,750	Rs.1,750	Rs.1,750	Rs.1,750	Rs.1,750	Rs.1,750
One copy free, 2nd copy onward 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
Copies of sale voucher	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
Billing cycle change	Free	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	Rs.750
Re-couriering of cards	Free	Free	Free	Free	Free	Free	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free	Free	Free	Free	Free	Free	Free
Overseas courier fee	Charged based on actual courier fees	Charged based on Actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees
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
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
Card Upgrade Processing fee	Free	Free	Rs.200	Rs.200	Rs.200	Nil	Nil	Rs.200	Rs.200
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
Installment transaction Pre-closure Penalty Fee	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Nil	Nil	Rs.500	Rs.500
Membership Rewards redemption processing fee	Nil	Nil	Rs.200	Rs.200	Nil	Nil	Nil	Nil	Nil
Service Fees									
SMS Alert	Nil	Rs.500	Rs.500	Rs.500	Nil	Nil	Nil	Nil	Rs.500
Digital Banking Fees	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
Membership Rewards Plus Fee	Nil	Nil	Free	Rs.500	Nil	Nil	Nil	Nil	Nil

The above tariff will be applicable from 15th March 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 (up to 2.5%) will be added to the rate at the time of billing.