



**SCHEDULE OF  
FEES AND CHARGES**  
REVISED SEPTEMBER 2023

*THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE*

## Simplified Tariff Manual for Personal Banking Needs

Welcome to Nations Trust Bank's simplified manual to services and fees. We aim to provide you with valuable information to help you make the most of your banking experience, save time, and manage your finances effectively. Our guide offers transparency, convenience, and numerous reasons to choose Nations Trust Bank as your preferred banking partner.

This user-friendly guide outlines our general bank tariff, presenting a clear overview of the fees associated with our commonly used services. We recommend reading the specific account type section alongside the general section for a complete understanding.

Please note that the charges mentioned in this guide were accurate at the time of its last update but are subject to change. To ensure you have the latest information, we encourage you to confirm the prevailing charges related to the specific service you require. These charges are applicable exclusively to accounts held with Nations Trust Bank in Sri Lanka.

Should you have any inquiries or concerns regarding the listed charges, we are here to assist you. Please feel free to visit any of our branches or contact our Customer Service Hotline at +94 114 711 411. Your satisfaction is our top priority, and we are committed to providing you with exceptional banking services.

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Account Maintainance</b>			
<b>Generic Savings Accounts/MaxBonus</b>			
Minimum Monthly average	Rs. 1,000	Rs. 1,000	Rs. 1,000
Minimum Balance fee per month	Rs.100	Rs.100	Rs.100
Dormant Account Maintenance Charge	Rs.50	Rs.50	Rs.50
Passbook replacement fee	Rs.500	Rs.500	Rs.500
<b>Nations Salary Saver</b>			
Minimum Salary transfer requirement	Rs. 10,000	Rs. 75,000	Rs. 100,000
(For accounts opened after 1st June 2020)		Rs.100,000	
Salary non remittance charge per occurrence	Rs.250	Rs.1,250	Rs.2,500
<b>Personal Current Accounts</b>			
Minimum monthly average balance	Rs. 10,000	Rs. 10,000	Rs. 10,000
Minimum Balance fee	Rs.1000	Rs.1000	Rs.1000
Minimum overdraft interest	Rs.750	Rs.750	Rs.750
Overdraft overlimit fee	Rs.3,500	Rs.3,500	Rs.3,500
<b>Overdrafts</b>			
Non cash security backed	Rs.5,000	Rs.5,000	Rs.5,000
Renewal fee	Rs.3,000	Rs.3,000	Rs.3,000
<b>Processing Fee - Temporary Facility</b>		<b>Cash Backed Loans/ Overdrafts</b>	
Below 500	Rs.5,000	<b>Setup/ Renewal fee</b>	<b>Facilities&lt;500k</b>
500- 5,000	Rs.7,500	Cash Backed Overdraft	Rs.1,500
Above 5,000	0.5%	Cash Backed Loans	Rs.1,500
	Rs.5,000 will be added in addition to all one-off facilities		Facilities>500k
	Note: Processing fee will not be applicable to daily inward excesses		Rs.3,000
			Rs.3,000
<b>SLDB (Sri Lanka Development Board) transaction processing fee 0.5%</b>			

**Transactional Fee**

Less or equal to Rs100, 000 and 20 transactions (Excluding ATM)	Rs. 1000	Rs. 1000	Rs. 1000
Over Rs100, 000 and 50 (Excluding ATM)	Rs.1000	Rs.1000	Rs.1000

**Branch counter Transactions**

Utility bill payments via branch	Rs.25 per Trx	Rs.25 per Trx	Rs.25 per Trx
Utility bill payment reversals (On customer request)	Rs.500 per Trx	Rs.500 per Trx	Rs.500 per Trx

**Business Banking Current Accounts**

Business banking account initial deposit	Rs.50,000	Rs.50,000	Rs.50,000
Monthly minimum balance requirement	Rs.25,000	Rs.25,000	Rs.25,000

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Account Closure Charges</b>			
Savings Accounts	Rs.500	Rs.500	Rs.500
Personal Current Accounts	Rs.2,000	Rs.2,000	Rs.2,000
Business Current Accounts	Rs.2,000	Rs.2,000	Rs.2,000
Foreign Currency Accounts	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent
<b>Special Segment Portfolio charges</b>			
Non maintenance of minimum criteria		Rs.1,250	Rs.2,500
<b>Inter Bank Fund Transfers</b>			
SLIP Transfers (Per Transfer)	Rs.50	Rs.50	Rs.50
Salary Transfers (Per Transfer)	Rs.50	Rs.50	Rs.50
Within bank fund transfers via branch	Rs.100	Rs.100	Rs.100
RTGS Transfers	Rs.400	Rs.400	Rs.400
Duplicate Outward RTGS Debit Advice Issuance Charge	Rs.500	Rs.500	Rs.500
<b>CEFT Transfers</b>			
Via Branch	Rs.100	Rs.100	Rs.100
Via Online Banking	Rs.30	Rs.30	Rs.30
Via Mobile Banking	Rs.30	Rs.30	Rs.30
Via Frimi	Rs.30	Rs.30	Rs.30
CEFT Reversal (on customer request) per transaction	Rs.100	Rs.100	Rs.100
CEFTS transfers effecting through LPOPP per transaction	Rs.50	Rs.50	Rs.50
<b>Direct Debit Transactions</b>			
Set up fee	Rs.250	Rs.250	Rs.250
Execution fee	Rs.50	Rs.50	Rs.50
Recall Fee	Rs.500	Rs.500	Rs.500

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Cheques</b>			
Outward Cheque Return Charges / NTB Transfer Cheques			
Refer to Drawer	Rs.4,500	Rs.4,500	Rs.4,500
Effects not Realized	Rs.1,500	Rs.1,500	Rs.1,500
Technical Errors	Rs.500	Rs.500	Rs.500
PPDC	Rs.4,000	Rs.4,000	Rs.4,000
Inward Cheque Return Charges	Rs.100	Rs.100	Rs.100
<b>Cheques marked for payment</b>			
Outward	Rs.2,000	Rs.2,000	Rs.2,000
Inward	Rs.2,000	Rs.2,000	Rs.2,000
Local Cheque Purchased	Min Rs.1,000 or or 0.75%	Min Rs.1,000 or or 0.75%	Min Rs.1,000 or or 0.75%
Cheque Book Issuance	per leaf Rs.35	per leaf Rs.35	per leaf Rs.35
Continuous cheque leaves	Rs.35 per leaf + printing charges		
Paid Cheque Photo Copies – Per item	Rs.100	Rs.100	Rs.100
Counter Cheques –Each	Rs.150	Rs.150	Rs.150
<b>Stop Payments</b>			
If funds available	Rs.2,000	Rs.2,000	Rs.2,000
If funds are not available	Rs.4,000	Rs.4,000	Rs.4,000
More than 3 instruments (provided cheques are in serial number order irrespective of availability of funds)	Rs.3,000	Rs.3,000	Rs.3,000
Stop Payment Cancellation	Rs.500	Rs.500	Rs.500
If the cheque amount is not stated on the stop payment letter and funds not available Rs.4,000/-			
Cheque return notification Postage (*Per CRN) (If not collected from branch and posted only)	Rs.50	Rs.50	Rs.50
*If multiple CRNs simultaneously there will be one postage charge			
<b>Certified Images of CRNs</b>			
Less than a month	Rs.25	Rs.50	Rs.50
2-6 Months	Rs.50	Rs.500	Rs.500
More than 6 months	Rs.75	Rs.500	Rs.500

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Post Dated Cheque Discounting Facilities</b>			
Administrative Charge -: Monthly fee	Rs.2,500	Rs.2,500	Rs.2,500
<b>Pay Order Issuance</b>			
NTB Customer (LKR)	Rs.400	Rs.400	Rs.400
NTB Customer (FCY)	USD 5 or Equivalent	USD 5 or Equivalent	USD 5 or Equivalent
Non NTB Customer (LKR)	Rs.2,500	Rs.2,500	Rs.2,500
Pay order reissuance to Non NTB Customers (LKR)	Rs.2,500	Rs.2,500	Rs.2,500
Cancellations	Rs.1,000	Rs.1,000	Rs.1,000
<b>Standing Instructions (SI)</b>			
Setting up	Rs.250	Rs.250	Rs.250
Via SLIPS transfer	Rs.50	Rs.50	Rs.50
Payment by Pay Order	Rs.300	Rs.300	Rs.300
SI Failure (per failure)	Rs.250	Rs.250	Rs.250
SI Amendment	Rs.250	Rs.250	Rs.250
SI Cancellation – (Excluding within Bank SI)	Rs.100	Rs.100	Rs.100
<b>Foreign Currency Notes &amp; Travel Cards</b>			
<b>Issuance</b>			
Issued from LKR account	3%	3%	3%
Issued from FCY account	1%	1%	1%
<b>Encashment</b>			
NTB Customers	Free	Free	Free
Non NTB Customers	Free	Free	Free
<b>Deposits to foreign currency accounts</b>			
All Currencies	Free	Free	Free

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Remittances</b>			
<b>Outward</b>			
Document Handling Charges			
NTB customers from FCY-FCBU accounts	\$20	\$20	\$20
NTB customers from FCY-DBU accounts – equivalent to LKR	Rs.2,500	Rs.2,500	Rs.2,500
NTB customers from LKR accounts & walk in customers	Rs.2,500	Rs.2,500	Rs.2,500
Note – OTT third party charges will apply in addition to above handling charges if payment term is “OUR”, which is subject to the type of currency and the subsequent Nostro charge			
<b>Inward</b>			
Inward Remittance Commission			
Deposit to a DBU account	Rs.300 or Equivalent	Rs.300 or Equivalent	Rs.300 or Equivalent
Deposit to a FCBU account	\$3	\$3	\$3
<b>Safety Deposit Lockers</b>			
Small	Rs.6,000 p.a.	Rs.6,000 p.a.	Rs.6,000 p.a.
Medium	Rs.7,500 p.a.	Rs.7,500 p.a.	Rs.7,500 p.a.
Large	Rs.12,000 p.a.	Rs.12,000 p.a.	Rs.12,000 p.a.
<b>Minimum FD/Savings to be held as a security</b>	<b>Fixed Deposits</b>	<b>Savings/ Investment Plans</b>	
Small	Rs.250,000	Rs.100,000	
Medium	Rs.500,000	Rs.250,000	
Large	Rs.1,000,000	Rs.500,000	
Lock replacement fee (Supplier quotation fee + Admin fee of:)	Rs.2,000	Rs.2,000	Rs.2,000

**Note:**

1. A standing Instruction to be provided to obtain Safety Deposit Lockers
2. Existing customers with Lockers – The new rental will be effective on renewals from February 2014 onwards
3. VAT will be applicable as per prevalent tax rates



## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Statements, balance confirmations and Certificates</b>			
<b>Statements</b>			
Daily (Per month charge)	Rs.2,000	Rs.2,000	Rs.2,000
Weekly (Per month charge)	Rs.1,000	Rs.1,000	Rs.1,000
Duplicate Statements (Per page)	Rs.100	Rs.100	Rs.100
Banker's opinion report	Rs.500	Rs.500	Rs.500
<b>Balance Confirmations</b>			
(a) Issued on the same day, standard COPS format	Rs.500		
(b) Issued within 2 days on the standard COPS format to embassies (Individual Customers)	Rs.500		
(c) Issued within 2 days on the standard COPS format addressed to Customer name, whom it may concern or IR	Rs.500		
(d) Issued on the special format **	Rs.1,000		
<b>Balance Certificates</b>			
(a) Tax Certificate (System generated)	No Charges		
(b) Tax Confirmation letter (Printed on Bank Letter Head )	Rs.500		
(c) Tax Confirmation to Auditors	Rs.500		
<b>Confirmation Letters on Capital &amp; Interest (OD &amp; Loans)</b>			
(a) One financial year	Rs.1,000		
(b) Each additional Financial year	Rs.100		
(c) Tax Confirmation to Auditors	Rs.500		

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>American Express Explorer Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Nil	Nil	Nil
Joining fee-Supplementary	Nil	Nil	Nil
Annual fee-Primary	Rs.20,000	Rs.20,000	Rs.10,000
Annual fee-Supplementary	Nil	Nil	Nil
Shared Card –Joining Fee	Rs. 2,000	Rs. 2,000	Rs. 2,000
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil
<b>SriLankan Airlines Platinum American Express Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Nil	Nil	Nil
Joining fee-Supplementary	Nil	Nil	Nil
Annual fee-Primary	Rs.10,000	Rs.10,000	Rs.10,000
Annual fee-Supplementary	Rs.1,500	Rs.1,500	Rs.1,500
Shared Card –Joining Fee	Rs. 2,000	Rs. 2,000	Rs. 2,000
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil
<b>American Express Centurion Platinum Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Nil	Nil	Nil
Joining fee-Supplementary	Nil	Nil	Nil
Annual fee-Primary	Rs.6,000	Rs.6,000	Rs.6,000 (First year free)
Annual fee-Supplementary	Rs.1,500	Rs.1,500	Rs.1,500
Shared Card –Joining Fee	Rs. 2,000	Rs. 2,000	Rs. 2,000
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>American Express Gold Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Rs.1,250	Rs.1,250	Rs.1,250
Joining fee-Supplementary	Rs.500	Rs.500	Rs.500
Annual fee-Primary	Rs.4,000	Rs.4,000	Rs.4,000
Annual fee-Supplementary	Rs.1,500	Rs.1,500	Rs.1,500
Shared Card –Joining Fee	Rs.1,500	Rs.1,500	Rs.1,500
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil
<b>Blue American Express Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Rs.300	Rs.300	Rs.300
Joining fee-Supplementary	Rs.500	Rs.500	Rs.500
Annual fee-Primary	Rs.2,500	Rs.2,500	Rs.2,500
Annual fee-Supplementary	Rs.1,000	Rs.1,000	Rs.1,000
Shared Card –Joining Fee	Rs.1,000	Rs.1,000	Rs.1,000
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil
<b>MasterCard World Credit Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Rs.1,250	Rs.1,250	Rs.1,250
Joining fee-Supplementary	Nil	Nil	Nil
Annual fee-Primary	Rs.6,000	Rs.6,000	Rs.6,000
Annual fee-Supplementary	Rs.1,500	Rs.1,500	Rs.1,500
Shared Card –Joining Fee	Rs. 2,000	Rs. 2,000	Rs. 2,000
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>MasterCard Platinum Credit Card</b>			
<b>Membership Fee</b>			
Joining fee-Primary	Rs.1,250	Rs.1,250	Rs.1,250
Joining fee-Supplementary	Nil	Nil	Nil
Annual fee-Primary	Rs.2,500	Rs.2,500	Rs.2,500
Annual fee-Supplementary	Rs.1,000	Rs.1,000	Rs.1,000
Shared Card –Joining Fee	Rs.1,250	Rs.1,250	Rs.1,250
Shared Card –Joining Fee – Supplementary	Nil	Nil	Nil
<b>Financial Fees</b>			
Finance Charge (Explorer Card)	2.5%p.m (30% p.a)	2.5%p.m (30% p.a)	2.5%p.m (30% p.a)
Finance Charge (Other cards)	2.8%p.m (34% p.a)	2.8%p.m (34% p.a)	2.8%p.m (34% p.a)
Cash advance interest (Explorer Card)	2.5%p.m (30% p.a)	2.5%p.m (30% p.a)	2.5%p.m (30% p.a)
Cash advance interest (Other cards)	2.8%p.m (34% p.a)	2.8%p.m (34% p.a)	2.8%p.m (34% p.a)
Cash advance fee (Overseas)	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
Maximum credit period on new purchases	50 days	50 days	50 days
Minimum credit period on new purchases	20 days	20 days	20 days
Minimum amount due whichever is higher	4% or Rs 250	4% or Rs 250	4% or Rs 250
<b>Penalty Fees</b>			
Late Payment Fee	Rs. 1,750	Rs. 1,750	Rs. 1,750
Excess Charge over credit limit	Rs. 1,750	Rs. 1,750	Rs. 1,750

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Account Maintenance Fee</b>			
Processing fee for an urgent application	Rs.1,500	Rs.1,500	Rs.1,500
Returned cheques (lack of funds)	Rs.4,500	Rs.4,500	Rs.4,500
Returned cheques (other reasons)	Rs.500	Rs.500	Rs.500
Limit enhancement fee (normal) (including a processing fee of Rs.200)	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
Visa letter	Rs.1,000	Rs.1,000	Rs.1,000
Card replacement fee	Rs.750	Rs.750	Rs.750
One copy free, 2nd copy onward each (previous month statement copy will be free)**	Rs.200	Rs.200	Rs.200
Copies of sale voucher	Free	Free	Free
PIN replacement fee	Rs.200	Rs.200	Rs.200
Billing cycle change	Free	Free	Free
Early renewal fee	Rs.750	Rs.750	Rs.750
Re-couriering of cards	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free
Overseas courier fee	Charged based on actual courier fees		
Cash Temp increase-Processing fee	Rs.1,000	Rs.1,000	Rs.1,000
Temp Extension- Processing fee	Rs.1,000	Rs.1,000	Rs.1,000
Card Upgrade Processing fee (Explorer/SriLankan Airlines Platinum)	Free	Free	Free
Card Upgrade Processing fee	Rs.200	Rs.200	Rs.200
Card Downgrade Processing fee	Rs.1,000	Rs.1,000	Rs.1,000
Installment transaction Pre-closure Penalty Fee	Rs.500	Rs.500	Rs.500
Membership Rewards redemption processing fee	Nil	Nil	Nil

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Service Fees</b>			
SMS Alert	Rs.500	Rs.500	Rs.500
SMS Alert ( Blue American Express)	Free	Free	Free
<b>Rewards</b>			
Membership Rewards Fee	Nil	Nil	Nil
Membership Rewards Plus Fee	Nil	Nil	Nil
Membership Rewards Fee (American Express Gold)	250	250	250
Membership Rewards Plus Fee (American Express Gold)	500	500	500

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Membership Fees (LKR)</b>			
Annual Fee	1,000	1,000 (First Year free)	FOC
Joining Fee	N/A	N/A	N/A
Card Reissuance Fee	1,000	1,000	1,000
<b>ATM Fees (LKR)</b>			
(Cash withdrawal) NTB ATMs	FOC	FOC	FOC
(Balance Inquiry) NTB ATMs	FOC	FOC	FOC
(Cash withdrawal) Lanka pay ATMs	30	30 3 free withdrawals*	FOC
(Balance Inquiry) Lanka pay ATMs	7.50	7.50	FOC
(Cash withdrawal) Foreign banks ATMs	150	150	150
(Balance Inquiry) Foreign banks ATMs	50	50	50

## Customer Category

Consumer Personal and Vehicle loans	New/Top Up Loans	Green Channel (2 working days disbursement)	
Processing fees	0.5% of the loan amount subject to minimum of Rs. 10,000	Processing fee + additional Rs 5000	
	25% processing fee waiver for <b>Private Banking</b> customers (Consession is not applicable for additional Green channel fee)		
	10% processing fee waiver for <b>Inner Circle</b> customers who assigned salary to Nations Trust Bank (Consession is not applicable for additional Green channel fee)		
Fee	General Banking Clients	Inner Circle	Private Banking
Part/ Full early settlement fee – Personal Loans	5% of the settlement capital or Rs. 10,000 whichever is higher ( Part or early settlement allowed only after and once in 12 months )		
Part/ Full early settlement fee – Vehicle Loan	5% of the settlement capital or Rs. 20,000 whichever is higher ( Part or early settlement allowed only after and once in 12 months )		
Penalty interest	The penal interest rate is 2% p.a. The penal interest rate to be over and above the normal rate for the portion in arrears until the portion is settled. The capital outstanding that has not fallen due will be charged at the agreed rate. To be in compliance with the Central Bank directive ref: 02/17/600/002/001 issued on 26th July 2013.		
Late Payment fee	Rs.900	Rs.900	Rs.900
Changes of Interest rate type Fixed rate to variable rate	Rs.1,500	Rs.1,500	Rs.1,500
Restructure / Reschedule/ due date change requests	Rs.1,500	Rs.1,500	Rs.1,500
Standard letter issuance	Rs.1,000	Rs.1,000	Rs.1,000
Customized letter issuance (excluding standard letters)	Rs.4,000	Rs.4,000	Rs.4,000
Non Salary /Standing Instructions remittance fee (breach of agreed repayment mode)	Rs.2,500 (Monthly)	Rs.2,500 (Monthly)	Rs.2,500 (Monthly)



Fee	Customer Category		
	General Banking Clients	Inner Circle	Private Banking
<b>Consumer Housing and Equity Loans</b>			
Application fee	Rs. 5,000 (Non refundable)	Rs. 5,000 (Non refundable)	Rs. 5,000 (Non refundable)
<b>Loan Amount</b>	<b>Bank fee (Excluding VAT)</b>		
<b>Equity and General Housing Loans</b>			
Below 3Mn	Rs. 32,500	Rs. 32,500	Rs. 32,500
3 – 6Mn	Rs. 42,500	Rs. 42,500	Rs. 42,500
6 – 10Mn	Rs. 65,000	Rs. 65,000	Rs. 65,000
10 – 20Mn	Rs. 90,000	Rs. 90,000	Rs. 90,000
20Mn and above	Rs. 110,000	Rs. 110,000	Rs. 110,000
<b>Under construction condominium purchase</b>			
Below 5Mn	Rs. 70,000	Rs. 70,000	Rs. 70,000
5 – 10Mn	Rs. 75,000	Rs. 75,000	Rs. 75,000
10 – 20Mn	Rs. 80,000	Rs. 80,000	Rs. 80,000
20 – 30Mn	Rs. 85,000	Rs. 85,000	Rs. 85,000
30Mn and above	Rs. 90,000	Rs. 90,000	Rs. 90,000
<b>Topup Loans</b>			
<b>Without ancillary documents support</b>			
Below 3Mn	Rs. 20,000	Rs. 20,000	Rs. 20,000
3 – 6Mn	Rs. 25,000	Rs. 25,000	Rs. 25,000
6 – 10Mn	Rs. 30,000	Rs. 30,000	Rs. 30,000
10 – 20Mn	Rs. 40,000	Rs. 40,000	Rs. 40,000
20Mn and above	Rs. 45,000	Rs. 45,000	Rs. 45,000
<b>With ancillary documents support</b>			
Below 3Mn	Rs. 30,000	Rs. 30,000	Rs. 30,000
3 – 6Mn	Rs. 35,000	Rs. 35,000	Rs. 35,000
6 – 10Mn	Rs. 40,000	Rs. 40,000	Rs. 40,000
10 – 20Mn	Rs. 50,000	Rs. 50,000	Rs. 50,000
20Mn and above	Rs. 55,000	Rs. 55,000	Rs. 55,000
Bank fee is inclusive of the Bank processing fee and legal fee. Legal fees will be subject to 15% VAT.			

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
Part/ Full early settlement fee	5% of the settlement capital or Rs. 10,000 whichever is higher (Settlements will be allowed only after 36 months from the loan disbursed date)		
Penalty interest	The penal interest rate is 2% p.a. The penal interest rate to be over and above the normal rate for the portion in arrears until the portion is settled. The capital outstanding that has not fallen due will be charged at the agreed rate. To be in compliance with the Central Bank directive ref: 02/17/600/002/001 issued on 26th July 2013.		
Late Payment fee	Rs.900	Rs.900	Rs.900
Changes of Interest rate type Fixed rate to variable rate	Rs.1500	Rs.1500	Rs.1500
Restructure/ reschedule / due date change requests	Rs.1500	Rs.1500	Rs.1500
Standard letter issuance	Rs.1,000	Rs.1,000	Rs.1,000
Customized letter issuance (excluding standard letters)	Rs.4,000	Rs.4,000	Rs.4,000
Non Salary /Standing Instructions remittance fee (breach of agreed repayment mode)	Rs.2,500 (Monthly)	Rs.2,500 (Monthly)	Rs.2,500 (Monthly)

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
Documentation Fees – Normal / Professional Lease	Rs.15,000	Rs.14,000	Rs.13,000
Reschedule Fee	Rs.15,000	Rs.15,000	Rs.15,000
Fee for issuing Duplicate Deletion	Rs.3,000	Rs.3,000	Rs.3,000
Retrieval of Archived Documents	Rs.1,500	Rs.1,500	Rs.1,500
Asset Replacement Fee (Only on exceptional basis)	Rs.15,000	Rs.15,000	Rs.15,000
RMV Processing Fee (For registered vehicles)	Rs.4,550	Rs.4,550	Rs.4,550
RMV amendments processing fee	Rs.4,000	Rs.4,000	Rs.4,000
Transfer and Amendments on priority basis	Processing Fee plus Professional Fee (approx. Rs.15,000)	Processing Fee plus Professional Fee (approx. Rs.15,000)	Processing Fee plus Professional Fee (approx. Rs.15,000)
Stamp Duty – Finance Leasing	1% of total Receivable	1% of total Receivable	1% of total Receivable
Invoice Processing Fee	Rs.5,000	Rs.5,000	Rs.5,000
Due Date Change	Rs.3,500	Rs.3,500	Rs.3,500
Balance Confirmation	Rs.500	Rs.500	FOC
Termination letter	Rs.500	Rs.500	FOC
Sale Price – Normal	Rs.5,500	Rs.5,500	Rs.5,500
-Rental less than 8,000	Rs.3,000	Rs.3,000	Rs.3,000

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
Letter confirming settlement	Rs.500	Rs.500	FOC
No arrears letter	Rs.500	Rs.500	FOC
Payment history	Rs.500	Rs.500	FOC
Cheque return Charges	Rs.2,000	Rs.2,000	Rs.2,000
CRIB clearance	Rs.1,000	Rs.1,000	Rs.1,000
Yard Administration fee	Rs.4,000	Rs.4,000	Rs.4,000
RMV transfer fee	RMV chargers plus professional fee	RMV chargers plus professional fee	RMV chargers plus professional fee
RMV processing fee	Rs.1,000	Rs.1,000	Rs.1,000
Parking fee – Motor bikes (for non-bonded vehicles)	Rs.2,000 (per month)	Rs.2,000 (per month)	Rs.2,000 (per month)
Parking fee – Cars, Vans & SUVs (for non-bonded vehicles)	Rs.5,000 (Per month)	Rs.5,000 (Per month)	Rs.5,000 (Per month)
Parking fee – All other Assets (for non-bonded vehicles)	Rs.7,000 (per month)	Rs.7,000 (per month)	Rs.7,000 (per month)

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
Nations Direct (Mobile & Online Banking) joining Fee	FOC	FOC	FOC
Digital Services fee (First 3 months Free)	Rs.1,000	Rs.1,000	Rs.1,000
SMS Alert Annual Fee	Rs.500	Rs.500	Rs.500
Cash withdrawal – NTB ATM	FOC	FOC	FOC
Cash withdrawal – Lanka Pay ATM	Rs.30	3 free withdrawals*	FOC
Cash withdrawal – Other Foreign banks in Srilanka ATM	Rs.150	Rs.150	Rs.150
Balance inquiry – NTB ATM	FOC	FOC	FOC
Balance inquiry – Lanka Pay ATM	Rs.7.50	Rs.7.50	FOC
Balance inquiry – Other Foreign banks in Srilanka ATM	Rs.50	Rs.50	Rs.50
Printing of ATM withdrawal receipt/Balance inquiry receipt NTB ATM	FOC	FOC	FOC
Printing of Account mini statement NTB ATM	FOC	FOC	FOC

## Applicable across all customer segments

	Minimum fee	% of the value	Issuance Fee	Cancellation Fee
LKR	500	0.35%	500	1000
GBP	3	0.35%	3	5
CHF	6	0.35%	6	12
DKK	30	0.35%	30	60
USD	5	0.35%	5	10
HKD	39	0.35%	39	78
NZD	8	0.35%	8	15
CAD	7	0.35%	7	13
SGD	9	0.35%	9	17
EUR	4	0.35%	4	8
AUD	7	0.35%	7	14
SEK	37	0.35%	37	75
JPY			550	1100

Non NTB Customers Rs.2500

Drafts sent on Collection – Forged Drafts – Actual Foreign Bank Charges +1% of the draft value with a minimum of USD 100/-or equivalent

## Non NTB Customers

LKR Accounts Rs.2,000 Rs.2,000 Rs.2,000

FCY Accounts  
(\*Corresponding bank charges may also apply)  
USD 20 USD 20 USD 20

