



**SCHEDULE OF  
FEES AND CHARGES**  
EFFECTIVE FROM 8<sup>TH</sup> AUGUST 2024

*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.5,000                | Rs.5,000   | Rs.5,000                  |                           |                           |
| Minimum Balance fee per month   | Rs.250                  | Rs.250   | Rs.250                    |                           |                           |
| Dormant Account Maintenance Charge  | Rs.100                  | Rs.100   | Rs.100                    |                           |                           |
| Lost Passbook Replacement fee   | Rs.500                  | Rs.500   | Rs.500                    |                           |                           |
| <b>Nations Salary Saver</b>   |                         |  |                           |                           |                           |
| Minimum Salary transfer requirement   | Rs.10,000               | Rs.200,000   | Rs.500,000                |                           |                           |
| Salary non remittance charge per occurrence                                     | Rs.500                  | Rs.500   | Rs.500                    |                           |                           |
| <b>Personal Current Accounts</b>  |                         |  |                           |                           |                           |
| Minimum monthly average balance   | Rs.20,000               | Rs.20,000  | Rs.20,000                 |                           |                           |
| Minimum Balance fee   | Rs.1,000                | Rs.1,000   | Rs.1,000                  |                           |                           |
| Minimum overdraft interest  | Rs.1,000                | Rs.1,000   | Rs.1,000                  |                           |                           |
| 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                | Rs.5,000 will be added in addition to all one-off facilities<br>Note: Processing fee will not be applicable to daily inward excesses | <b>Setup/ Renewal fee</b> | <b>Facilities&lt;500k</b> | <b>Facilities&gt;500k</b> |
| 500- 5,000  | Rs.7,500                |  | Cash Backed Overdraft     | Rs.2,500                  | Rs.3,000                  |
| Above 5,000   | 0.5%                    |  | Cash Backed Loans         | Rs.2,500                  | Rs.3,000                  |
| The Nations Salary Saver Overdraft setup fee will be 1% of the Overdraft limit. |                         |  |                           |                           |                           |
| <b>SLDB (Sri Lanka Development Board) transaction processing fee 0.5%</b>       |                         |  |                           |                           |                           |

| Fee   | General Banking Clients | Inner Circle   | Private Banking |
|---|-------------------------|----------------|-----------------|
| <b>Transactional Fee</b>  |                         |                |                 |
| 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         |
| <b>Branch counter Transactions</b>                              |                         |                |                 |
| Over the counter charge (cash withdrawals up to Rs.200,000)     | Rs.50 per Trx           | Rs.50 per Trx  | N/A             |
| Cash deposits up to Rs.200,000 (Branches with CRM facilities)   | Rs.50 per Trx           | Rs.50 per Trx  | N/A             |
| Utility bill payments via branch                                | Rs.500 per Trx          | Rs.500 per Trx | Rs.500 per Trx  |
| Utility bill payment reversals (On customer request)            | Rs.500 per Trx          | Rs.500 per Trx | Rs.500 per Trx  |
| <b>Business Banking Current Accounts</b>                        |                         |                |                 |
| 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       |

Note: Private Banking clients are exempt from over-the-counter cash withdrawal charges for amounts up to Rs. 200,000.

## 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.1,500             | Rs.3,000             |
| <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>   |                                   |                             |                             |
| <b>Outward Cheque Return Charges / NTB Transfer Cheques</b>  |                                   |                             |                             |
| Refer to Drawer  | Rs.5,000                          | Rs.5,000                    | Rs.5,000                    |
| Effects not Realized   | Rs.2,500                          | Rs.2,500                    | Rs.2,500                    |
| Technical Errors   | Rs.500                            | Rs.500                      | Rs.500                      |
| PPDC   | Rs.5,000                          | Rs.5,000                    | Rs.5,000                    |
| Inward Cheque Return Charges   | Rs.250                            | Rs.250                      | Rs.250                      |
| <b>Cheques marked for payment</b>  |                                   |                             |                             |
| Outward  | Rs.3,000                          | Rs.3,000                    | Rs.3,000                    |
| Inward   | Rs.3,000                          | Rs.3,000                    | Rs.3,000                    |
| Local Cheque Purchased   | Min Rs.1,000 or<br>or 0.75%       | Min Rs.1,000 or<br>or 0.75% | Min Rs.1,000 or<br>or 0.75% |
| Cheque Book Issuance   | per leaf Rs.35                    | per leaf Rs.35              | Free                        |
| Continuous cheque leaves   | Rs.35 per leaf + printing charges |                             | Free                        |
| Paid Cheque Photo Copies – Per item  | Rs.200                            | Rs.200                      | Rs.200                      |
| Counter Cheques –Each  | Rs.250                            | Rs.250                      | Rs.250                      |
| <b>Stop Payments</b>   |                                   |                             |                             |
| If funds available   | Rs.2,500                          | Rs.2,500                    | Rs.2,500                    |
| If funds are not available   | Rs.4,000                          | Rs.4,000                    | Rs.4,000                    |
| More than 3 instruments<br>(provided cheques are in serial number order irrespective of availability of funds) | Rs.4,000                          | Rs.4,000                    | Rs.4,000                    |
| Stop Payment Cancellation  | Rs.1,000                          | Rs.1,000                    | Rs.1,000                    |
| If the cheque amount is not stated on the stop payment letter and funds not available Rs.5,000/-               |                                   |                             |                             |
| Cheque return notification Postage (*Per CRN)<br>(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.25                       | –                           |
| 2–6 Months   | Rs.50                             | Rs.50                       | –                           |
| More than 6 months   | Rs.75                             | Rs.75                       | –                           |

## 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.500                  | Rs.500              | Rs.100              |
| 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            | N/A                 |
| Pay order reissuance to Non NTB Customers (LKR)  | Rs.2,500                | Rs.2,500            | Rs.2,500            |
| Cancellations                                    | Rs.1,500                | Rs.1,500            | Rs.1,500            |
| <b>Standing Instructions (SI)</b>                |                         |                     |                     |
| Establishment (Excluding within Bank SI)         | Rs.500                  | Rs.500              | Rs.500              |
| Via SLIPS transfer                               | Rs.100                  | Rs.100              | Rs.100              |
| Payment by Pay Order                             | Rs.1,000                | Rs.1,000            | Rs.1,000            |
| SI Failure (per failure)                         | Rs.500                  | Rs.500              | Rs.500              |
| SI Amendment                                     | Rs.250                  | Rs.250              | Rs.250              |
| SI Cancellation – (Excluding within Bank SI)     | Rs.250                  | Rs.250              | Rs.250              |
| <b>Foreign Currency Notes &amp; Travel Cards</b> |                         |                     |                     |
| <b>Issuance</b>                                  |                         |                     |                     |
| Issued from LKR account                          | 1%                      | 1%                  | 1%                  |
| Issued from FCY account                          | 1%                      | 1%                  | 1%                  |
| Travel Card Issuance (From LKR or 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  | \$30                    | \$30                             | \$30            |
| 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.3,000                | Rs.3,000                         | Rs.3,000        |
| 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.500 or Equivalent    | Rs.250 or Equivalent             | -               |
| Deposit to a FCBU account   | \$5                     | \$5                              | \$5             |
| <b>Safety Deposit Lockers</b>   |                         |                                  |                 |
| Small   | Rs.7,500 p.a.           | Rs.7,500 p.a.                    | Rs.7,500 p.a.   |
| Medium  | Rs.10,000 p.a.          | Rs.10,000 p.a.                   | Rs.10,000 p.a.  |
| Large   | Rs.15,000 p.a.          | Rs.15,000 p.a.                   | Rs.15,000 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<br>(Supplier quotation fee + Admin fee of:)  | Rs.5,000                | Rs.5,000                         | Rs.5,000        |

**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.3,000                | Rs.3,000     | Rs.3,000        |
| Weekly (Per month charge)   | Rs.2,000                | Rs.2,000     | Rs.2,000        |
| Statements (Per page)   | Rs.250                  | Rs.250       | Rs.250          |
| Bankers opinion report  | Rs.500                  | Rs.500       | Rs.500          |
| Undelivered CA statement fee :<br>One off statements – per copy   | Rs.250                  | Rs.250       | Rs.250          |
| <b>Balance Confirmations</b>  |                         |              |                 |
| (a) Issued on the same day, standard COPS format  |                         | Rs.1,000     |                 |
| (b) Issued within 2 days on the standard COPS format<br>to embassies (Individual Customers)                   |                         | Rs.1,000     |                 |
| (c) Issued within 2 days on the standard COPS format<br>addressed to Customer name, whom it may concern or IR |                         | Rs.1,000     |                 |
| (d) Issued on a special format **   |                         | Rs.2,500     |                 |
| (e) Loan/OD Balance Confirmation  |                         | 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       |                 |

## Applicable across all customer segments

| Currency | Purchase    |                | Issuance Fee | Cancellation Fee |
|----------|-------------|----------------|--------------|------------------|
|          | Minimum fee | % of the value |              |                  |
| LKR      | 750         | 0.35%          | 1,000        | 2,000            |
| GBP      | 3           | 0.35%          | 3            | 5                |
| CHF      | 6           | 0.35%          | 6            | 12               |
| DKK      | 30          | 0.35%          | 30           | 60               |
| USD      | 5           | 0.35%          | 10           | 25               |
| 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

