

Nations Trust Bank PLC

Retail Banking Tariff

Last Updated: 25th November 2022

Contents

1. Account Maintenance Fees.....	2
2. Inter Bank Fund Transfers.....	3
3. Cheques.....	4
4. Post Dated Cheque Discounting Facilities.....	5
5. Pay Order Issuance.....	5
6. Standing Instructions (SI)	5
7. Drafts.....	6
8. Foreign currency notes	6
9. Remittances	7
10. Safety Deposit Lockers	7
11. Statements, balance confirmations and certificates	8
12. Digital Banking Facilities.....	9
13. Overdrafts	9
14. Cash Backed Loans	9
15. Transactions	9

1. Account Maintenance Fees

1.1 Nations Saver – Statement Savings Account

- Minimum monthly average balance – Rs.1,000
- A fee of Rs.50 per month will be levied if the average balance is below Rs.1, 000.

- **Nations Saver – Passbook Savings Account**

- Passbook replacement fee – Rs.500

1.2 Nations Salary Saver

- Salary Saver Individual client transfers less than Rs.10,000 per month – Rs.250
- Salary Inner Circle - Salary transfer less than Rs.75,000 per month – Rs.1,000
- Salary Inner Circle - Salary transfer less than Rs.100,000 per month – Rs.1,000 (For accounts opened after 1st June 2020)

1.3 Money Market Savings Account

- Rs.1, 000 will be held in the account

1.4 Personal Current Account

- Minimum monthly average balance – Rs.10,000
- Service fee of Rs. 1,000 per month
- Minimum overdraft interest Rs. 750 per month
- Overdraft over limit Rs.2,500
- Transactional Fee

Average Monthly Balance	Transactional Count	Transaction fee (Rs.)
Less or equal to Rs100, 000	20 (Excluding ATM)	1,000 per month
Over Rs100, 000	50 (Excluding ATM)	1,000 per month

1.5 Branch counter transactions

Utility bill payments via branch Rs.25 per payment

Utility bill payment reversals (On customer request) Rs. 500/- per transaction

1.6 Business Banking

- Business banking account initial deposit - Rs.50,000
- Business banking monthly minimum balance - Rs.25,000

1.7 Account Closing Charges

- Savings Accounts – Rs.500
- Personal Current Account – Rs.2,000
- Business Current account – Rs. 2,000
- Foreign currency accounts – USD 10 or equivalent

1.7 Charges for special segments

Private banking non maintenance of portfolio criteria Rs.2, 500

Inner Circle non maintenance of portfolio criteria Rs.1, 000

1.8 Dormant Account maintenance charge Rs.50

2. Inter Bank Fund Transfers

2.1 SLIPS Transfers

- Per Transfer Rs. 50
- Per Salary Transfer Rs.50
- Within bank fund transfers via branch Rs.100

2.2 RTGS Transfer Rs.400

Duplicate Outward RTGS Debit Advice Issuance Charge-Rs.500

2.3 CEFT Transfers

- Via Branch Rs.100
- Via Online Banking Rs.30
- Via Mobile Banking Rs.30
- CEFT Reversal (on customer request) per transaction Rs.100

- CEFTS transfers effecting through LPOPP - Rs. 50/- (per transaction)

2.4 Direct Debit transactions

- Set up fee Rs.250
- Execution fee Rs.50 (Per execution)
- Recall fee Rs.500

3. Cheques

3.1 Outward Cheque Return Charges / NTB Transfer Cheques

- Refer to Drawer Rs. 4,500
- Effects not Realized Rs.1,500
- Technical Errors Rs.500
- PPDC Rs. 4,000

3.2 Inward Cheque Return Charges Rs.100

3.3 Cheques marked for payment

- Outward Rs.2,000
- Inward Rs. 2,000

3.4 Local Cheques Purchased - Minimum of Rs.1,000 or 0.75% of purchased amount

3.5 Cheque Book Issue - Per Leaf Rs.25

3.6 Continuous cheque leaves –Rs.25 per leaf + printing charges

3.7 Paid Cheque Photo Copies - Per item Rs.100

3.8 Counter Cheques –Each Rs.150

3.9 Stop Payments

Please refer [Business banking tariff for stop payment charges applicable to business banking clients](#)

- If funds available – Rs.2,000

- If funds are not available – Rs.4,000
- More than 3 instruments Rs.3,000 (provided cheques are in serial number order irrespective of availability of funds)
- Stop Payment Cancellation - Per item 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) Rs.50 (If not collected from branch and posted only)

Certified Images of CRNs

- Less than a month - Rs. 25
- 2-6 Months - Rs. 50
- More than 6 months - Rs. 75

4. Post Dated Cheque Discounting Facilities

- Administrative Charge -: Monthly flat fee of LKR 2,500/-

5. Pay Order Issuance

- NTB Customer (LKR) – Rs.400
- NTB Customer (FCY) - USD 5 or equivalent
- Non NTB Customer (LKR) – Rs.2,500
- Pay order reissuance to Non NTB Customers (LKR) – Rs.2,500
- Cancellations – Rs.1,000

6. Standing Instructions (SI)

- Setting up – Rs.250
- Via SLIPS transfer – Rs.50
- Payment by Pay Order – Rs.300
- SI Failure - Rs.250 per failure
- SI Amendment – Rs.250

- SI Cancellation – Rs.100 (Excluding within Bank SI)

7. Drafts

- Nations Trust customers

Currency	Purchase		Issuance fee	Cancellation Fee
	Minimum fee	% of the value		
LKR	500.00	0.35%	500.00	1,000.00
GBP	3.00	0.35%	3.00	5.00
CHF	6.00	0.35%	6.00	12.00
DKK	30.00	0.35%	30.00	60.00
USD	5.00	0.35%	5.00	10.00
HKD	39.00	0.35%	39.00	78.00
NZD	8.00	0.35%	8.00	15.00
CAD	7.00	0.35%	7.00	13.00
SGD	9.00	0.35%	9.00	17.00
EUR	4.00	0.35%	4.00	8.00
AUD	7.00	0.35%	7.00	14.00
SEK	37.00	0.35%	37.00	75.00
JPY			550.00	1,100.00

- Non NTB Customers – Rs.2, 500. Issuance is only for Professional Institutions (Eg:CIM,CIMA) subject to documentation
- Drafts sent on Collection – Forged Drafts - Actual Foreign Bank Charges +1% of the draft value with a minimum of USD 100/-or equivalent

7.2 Investigation charges*

- Rupee accounts – Rs.2,000
- FCY Accounts - USD 20 or equivalent (*Corresponding bank charges may also apply).

8. Foreign currency notes

8.1 Issuance

Issued from LKR account - 3%

Issued from FCY account - 1%

8.2 Encashment

- NTB customers – Free
- Non NTB customers – Free

8.3 Deposits to foreign currency accounts

- USD – Free
- Other currencies –Free

9. Remittances

9.1 Outward

Document Handling Charges:

- NTB customers from FCY-FCBU accounts - \$20.00
- NTB customers from FCY-DBU accounts - equivalent to LKR 2,500
- NTB customers from LKR accounts & walk in customers – LKR2,500

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

9.2 Inward

Inward Remittance Commission

- Deposit to a DBU account – Rs.300 or equivalent
- Deposit to a FCBU account – USD3

10. Safety Deposit Lockers

Locker Size	Icat	IC	PB	Minimum FD/Savings to be held as a security
Small	Rs.5, 000 p.a.	Rs.5, 000 p.a.	Rs.5, 000 p.a.	Savings/Investment Planner Rs.50,000 OR Fixed Deposit Rs.100,000
Medium	Rs.7, 500 p.a.	Rs.7, 500 p.a.	Rs.7, 500 p.a.	
Large	Rs.10, 000 p.a.	Rs.10, 000 p.a.	Rs.10, 000 p.a.	

- Lock replacement Fee – Supplier quotation + Rs.2,000 Administration fee

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. 15% VAT will be applicable with effect from 1 November 2016

11. Statements, balance confirmations and certificates

11.1 Statements

- Daily – Rs.2,000 per month
- Weekly – Rs.1,000 per month
- Duplicate Statements – Rs.100 per page
- Banker's Opinion report Rs.500

11.2

Balance Confirmations	Charge
(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 a special format **	Rs.1000/-
Balance Certificates	
(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/-
Confirmation Letters on Capital & Interest (OD & Loans)	
(a) One financial year	Rs.1000/-
(b) Each additional Financial year	Rs.100/-

12. Digital Banking Facilities

- **Mobile banking** Joining Fee FOC
- **Online banking** Joining Fee FOC
- **SMS Alerts** Annual Fee Rs.250
- **Digital Services fee** 500

13. Overdrafts

Set up fee:

- Cash backed – Rs.1,500
- Non cash security backed – Rs.5,000

13.1 Renewal fee

- Cash backed – Rs.1,500
- Non cash security backed – Rs.3,000

13.2 Minimum Overdraft monthly interest – Rs.750

13.3 Over Limit fee

- Individual customers – Rs.2,500

13.4 Processing fee

Facility (TOD) Amount (LKR 000')	Processing Fees
Below 500	LKR 1,000/-
500 – 1,500	LKR 2,500/-
1,500-5,000	LKR 3,500/-
Above 5,000	LKR 5,000/-

Note: Above processing fees will not be applicable to daily inward excesses

14. Cash Backed loans

Set up fee: 1,500

15. Transactions

SLDB (Sri Lanka Development Board) transaction processing fee 0.5%