

Late Payment Fee & Minimum Payment Calculation method

- The late payment fee is charged if the minimum payment is not settled before the due date.
 - The minimum payment is the amount specified on the Statement as the minimum amount payable by the Payment Due Date. The minimum payment will be at least LKR 250.
 - If the minimum payment is not settled, the unpaid minimum payment amount will be added to the minimum payment due for the following month.
- The fee is charged as a one-time flat fee per billing cycle in addition to any interest applicable on unsettled balances.
- The late payment fee amount is LKR 2,000.
- This fee is levied in the following instances:

Scenario 1: No payments received

Statement Period: 07.01.2026–06.02.2026

Post Date	Trx Date	Merchant	Amount
7-Jan	7-Jan	Opening Bal.	0
15-Jan	12-Jan	XXXXXXX	50,000.00
17-Jan	15-Jan	XXXXXXX	15,000.00
20-Jan	16-Jan	XXXXXXX	3,500.00
31-Jan	31-Jan	Fees	5,000.00
31-Jan	31-Jan	Closing Balance	73,500.00

Statement Period: 07.02.2026 – 06.03.2026

Post Date	Trx Date	Merchant	Amount
7-Feb	7-Feb	Opening Bal.	73,500.00
10-Feb	8-Feb	XXXXXXX	6,000.00
15-Feb	12-Feb	XXXXXXX	4,000.00
28-Feb	28-Feb	Late Payment	2,000.00
28-Feb	28-Feb	Closing Bal.	85,000

Scenario 2: Payment received is less than the minimum due amount**Statement Period: 07.01.2026 – 06.02.2026**

Post Date	Trx Date	Merchant	Amount
7-Jan	7-Jan	Opening Bal.	0
15-Jan	12-Jan	XXXXXXX	50,000.00
17-Jan	15-Jan	XXXXXXX	15,000.00
20-Jan	16-Jan	XXXXXXX	3,500.00
31-Jan	31-Jan	Fees	5,000.00
31-Jan	31-Jan	Closing Bal.	73,500.00

Statement Period: 07.02.2026 – 06.03.2026

Post Date	Trx Date	Merchant	Amount
7-Feb	7-Feb	Opening Bal.	73,500.00
10-Feb	8-Feb	XXXXXXX	6,000.00
15-Feb	12-Feb	XXXXXXX	4,000.00
17-Feb	17-Feb	Payment	2,000.00*
28-Feb	28-Feb	Late Payment	2,000.00
28-Feb	28-Feb	Closing Bal.	87,500.00

*Minimum payment due is LKR 2,940.00

Scenario 3: Minimum due amount is paid only after the due date**Statement Period: 07.01.2026 – 06.02.2026**

Post Date	Trx Date	Merchant	Amount
7-Jan	7-Jan	Opening Bal.	0
15-Jan	12-Jan	XXXXXXX	50,000.00
17-Jan	15-Jan	XXXXXXX	15,000.00
20-Jan	16-Jan	XXXXXXX	3,500.00
31-Jan	31-Jan	Fees	5,000.00
31-Jan	31-Jan	Closing Bal.	73,500.00

Statement Period: 07.02.2026 – 06.03.2026

Post Date	Trx Date	Merchant	Amount
7-Feb	7-Feb	Opening Bal.	73,500.00
10-Feb	8-Feb	XXXXXXX	6,000.00
15-Feb	12-Feb	XXXXXXX	4,000.00
28-Feb	28-Feb	Payment	2,940.00
28-Feb	28-Feb	Late Payment	2,000.00
28-Feb	28-Feb	Closing Bal.	88,440.00