



# SCHEDULE OF FEES AND CHARGES

EFFECTIVE FROM 12<sup>th</sup> NOVEMBER 2024

|   | Silver               | Gold                 | Platinum             |
|---|----------------------|----------------------|----------------------|
| <b>Account fees</b>                                 |                      |                      |                      |
| Minimum OD interest                                 | Rs. 1,000            | Rs. 1,000            | Rs. 1,000            |
| Over line Fee                                       | Rs. 3,500            | Free Of Charge       | Free Of Charge       |
| Current account closure                             | Rs. 2,000            | Rs. 2,000            | Rs. 1,000            |
| Savings minimum balance fee                         | Free Of Charge       | Free Of Charge       | Free Of Charge       |
| Dormant account maintainance fee                    | Rs. 100              | Free Of Charge       | Free Of Charge       |
| Savings account closure charges                     | Rs. 500              | Free Of Charge       | Free Of Charge       |
| FCY account closure charges                         | USD 10 equivalent    | USD 10 equivalent    | USD 10 equivalent    |
| <b>Service charges (Debit or Credit)</b>            |                      |                      |                      |
| Minimum balance maintenance charge                  | Rs. 2,500            | Free Of Charge       | Free Of Charge       |
| More than 25 over the counter transactions*         |                      |                      |                      |
| • Below Rs. 25,000                                  | Rs. 2,500            | Free Of Charge       | Free Of Charge       |
| • Rs. 25,000 – Rs. 499,999                          | Rs. 1,000            | Free Of Charge       | Free Of Charge       |
| *Cash Deposits & Withdrawals                        |                      |                      |                      |
| <b>SLIP transfers</b>                               |                      |                      |                      |
| Per transfer  | Rs. 50               | Rs. 50               | Rs. 50               |
| Per salary transfers                                | Rs. 50               | Rs. 50               | Rs. 50               |
| Total salary package (Manual)                       | Rs. 5,000            | Rs. 2,000            | Rs. 2,000            |
| <b>Fund transfers</b>                               |                      |                      |                      |
| Within the bank fund tranfers (manual) via branch   | Rs. 100              | Free Of Charge       | Free Of Charge       |
| Over the counter cash withdrawals up to Rs. 200,000 | Free Of Charge       | Free Of Charge       | Free Of Charge       |
| Over the counter cash deposits up to Rs. 200,000    | Free Of Charge       | Free Of Charge       | Free Of Charge       |
| RTGS transfers                                      | Rs. 400 per transfer | Rs. 400 per transfer | Rs. 400 per transfer |
| <b>Treasury services</b>                            |                      |                      |                      |
| Primary Auction – Treasury Bill                     |                      | 0.10% / 10 bps       |                      |
| Primary Auction – Treasury Bond                     |                      | 0.02% / 02 bps       |                      |

|  | Silver                             | Gold                               | Platinum                           |
|--|------------------------------------|------------------------------------|------------------------------------|
| <b>Cheques</b>   |                                    |                                    |                                    |
| Cheque books   | Rs. 35 per leaf                    | Free Of Charge                     | Free Of Charge                     |
| Continuous cheque leaves (auto / manual)   | Rs. 35 per leaf + Printing charges | Rs. 15 per leaf + Printing charges | Rs. 10 per leaf + Printing charges |
| <b>Outward cheque return charges</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. 250                            |
| Payment postponed pending drawer confirmation  | Rs. 5,000                          | Rs. 5,000                          | Rs. 5,000                          |
| <b>Inward cheque return charges</b>  |                                    |                                    |                                    |
| Inward cheque return charges   | Rs. 100                            | Free Of Charge                     | Free Of Charge                     |
| Cheque return notification postage (per CRN)   | Rs. 50                             | Rs. 50                             | Rs. 50                             |
| Cheques marked for payment inward/outward  | Rs. 3,000                          | Rs. 2,000                          | Rs. 1,000                          |
| Local cheques purchase   | Minimum Rs. 1,000 or 0.75%         |                                    |                                    |
| Stop payments per instrument (if funds available)  | Rs. 2,000                          | Rs. 2,000                          | Rs. 1,000                          |
| Stop payments per instrument (letter not containing cheque value or funds not available) | Rs. 5,000                          | Rs. 4,000                          | Rs. 2,500                          |
| Stop payments per instrument (letter containing cheque value or funds not available)     | Rs. 5,000                          | Rs. 4,000                          | Rs. 2,500                          |
| Stop payments more than 3 instruments  | Rs. 3,000                          | Rs. 3,000                          | Rs. 2,000                          |
| Cancellation of stop payment   | Rs. 1,000                          | Free Of Charge                     | Free Of Charge                     |
| <b>Pay orders</b>  |                                    |                                    |                                    |
| Issuance from LKR A/C  | Rs. 500                            | Rs. 400                            | Free Of Charge                     |
| Issuance from FCY A/C  | Rs 1,500 or equivalent to USD 5    | Rs 1,500 or equivalent to USD 5    | Free Of Charge                     |
| Cancellation with approval   | Rs. 1,500                          | Rs. 1,500                          | Rs. 1,500                          |
| <b>Standing instructions</b>   |                                    |                                    |                                    |
| Establishment (excluding within bank SI)   | Rs. 500                            | Rs. 500                            | Free Of Charge                     |
| Via SLIPs transfer   | Rs. 100                            | Rs. 100                            | Free Of Charge                     |
| Standing instruction failure (per failure)   | Rs. 500                            | Rs. 500                            | Rs. 500                            |
| SI amendment   | Rs. 250                            | Rs. 250                            | Rs. 250                            |
| Standing order cancellation (excluding within bank SI)                                   | Rs. 250                            | Rs. 250                            | Rs. 250                            |

|   | Silver  |                               | Gold  |                               | Platinum  |                               |
|---|---|-------------------------------|---|-------------------------------|---|-------------------------------|
| <b>Draft issuances</b>  |   |                               |   |                               |   |                               |
| From LKR account  | Rs. 1,000   |                               | Rs. 500   |                               | Rs. 250   |                               |
| From FCY account  | Rs. 3,000   |                               | Rs. 3,000   |                               | Rs. 3,000   |                               |
| <b>Pay orders / Draft purchases</b>   |   |                               |   |                               |   |                               |
| Pay orders purchase LKR   | Minimum<br>Rs. 1,000 or 0.35%                         |                               | Minimum<br>Rs. 500 or 0.35%                           |                               | Minimum<br>Rs. 500 or 0.25%                           |                               |
| Draft purchase FCY  | Minimum Rs 3,000<br>or 0.35% whichever<br>the highest |                               | Minimum Rs 3,000<br>or 0.35% whichever<br>the highest |                               | Minimum Rs 3,000<br>or 0.25% whichever<br>the highest |                               |
| <b>Draft cancellation</b>   | A/C SC  | Correspondent<br>bank charges | A/C SC  | Correspondent<br>bank charges | A/C SC  | Correspondent<br>bank charges |
| LKR   | Rs. 1,000   |                               | Rs. 1,000   |                               | Rs. 1,000   |                               |
| GBP   | Eq of Rs. 1,000                                       | 15.00                         | Eq of Rs. 1,000                                       | 15.00                         | Eq of Rs. 1,000                                       | 15.00                         |
| USD   | Eq of Rs. 1,000                                       | 10.00                         | Eq of Rs. 1,000                                       | 10.00                         | Eq of Rs. 1,000                                       | 10.00                         |
| SGD   | Eq of Rs. 1,000                                       | 30.00                         | Eq of Rs. 1,000                                       | 30.00                         | Eq of Rs. 1,000                                       | 30.00                         |
| EUR   | Eq of Rs. 1,000                                       | 65.00                         | Eq of Rs. 1,000                                       | 65.00                         | Eq of Rs. 1,000                                       | 65.00                         |
| Other FCY   | Eq of Rs. 1,000                                       |                               | Eq of Rs. 1,000                                       |                               | Eq of Rs. 1,000                                       |                               |
| Drafts sent on collection – Forged drafts – Actual foreign bank charges +1% of the draft value with a minimum of USD 100/-or equivalent |   |                               |   |                               |   |                               |
| <b>Statements</b>   |   |                               |   |                               |   |                               |
| Daily   | Rs. 2,000 per month                                   |                               | Rs. 2,000 per month                                   |                               | Rs. 2,000 per month                                   |                               |
| Weekly  | Rs. 1,000 per month                                   |                               | Rs. 1,000 per month                                   |                               | Rs. 1,000 per month                                   |                               |
| Adhoc   | Rs. 100 per page                                      |                               | Rs. 100 per page                                      |                               | Rs. 100 per page                                      |                               |
| E-statement   | Free Of Charge  |                               | Free Of Charge  |                               | Free Of Charge  |                               |
| <b>SMS Alert</b>  |   |                               |   |                               |   |                               |
| Account balance   | Free Of Charge  |                               | Free Of Charge  |                               | Free Of Charge  |                               |
| Trade finance   | Free Of Charge  |                               | Free Of Charge  |                               | Free Of Charge  |                               |
| Cheque related  | Free Of Charge  |                               | Free Of Charge  |                               | Free Of Charge  |                               |
| <b>Balance confirmations</b>  |   |                               |   |                               |   |                               |
| Balance confirmation to embassies   | Rs. 1,500   |                               | Rs. 1,500   |                               | Rs. 1,000   |                               |
| Balance confirmation for other purposes   | Rs. 1,000   |                               | Rs. 1,000   |                               | Rs. 1,000   |                               |

|                                     | Silver                 | Gold                   | Platinum               |
|-------------------------------------|------------------------|------------------------|------------------------|
| Facility documentation handling fee | Rs. 5,000 per facility | Rs. 5,000 per facility | Rs. 5,000 per facility |
| <b>Remittances</b>                  |                        |                        |                        |
| <b>Outward</b>                      |                        |                        |                        |
| From LKR account                    | Rs. 5,000              | Rs. 5,000              | Rs. 5,000              |
| From FCY account                    | USD 20 or equivalent   | USD 20 equivalent      | USD 20 equivalent      |
| <b>Inward</b>                       |                        |                        |                        |
| To LKR account                      | Rs. 500                | Rs. 500                | Rs. 500                |
| To FCY account                      | USD 5 or equivalent    | USD 5 or equivalent    | USD 5 or equivalent    |