



CREDIT CARDS FEES & CHARGES

EFFECTIVE FROM 1ST OCTOBER 2025

THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE

CREDIT CARDS – FEES AND CHARGES

	American Express Explorer Card	SriLankan Airlines Platinum American Express Card	American Express Centurion Platinum Card	American Express Gold Card	American Express Magnet Card	Blue American Express Card	American Express Green Corporate Card	American Express Gold Corporate Card	Private Banking Mastercard Credit Card	MasterCard World Credit Card	MasterCard Platinum Credit Card	MasterCard Business Credit Card
Cash Temp increase-Processing fee	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000
TempExtension-Processing fee	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000
Card Upgrade Processing fee	Free	Free	Rs.200	Rs.200	Rs.200	Rs.200	Nil	Nil	Rs.200	Rs.200	Rs.200	N/A
CardDowngradeProcessing fee	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	Rs.1,000	N/A
Installment transaction Pre-closure Penalty Fee	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Nil	Nil	Rs.500	Rs.500	Rs.500	Rs.500
Membership Rewards redemption processing fee	Nil	Nil	Rs.200	Rs.200	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A
Service Fees												
SMSAlert	Nil	Rs.500	Rs.500	Rs.500	Nil	Nil	Nil	Nil	Nil	Nil	Rs.500	Nil
Digital Banking Fees	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000	Rs.1,000
Rewards												
Membership Rewards Fee	Nil	Nil	Free	Rs.250	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A
Membership Rewards Plus Fee	Nil	Nil	Free	Rs.500	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A

Fuel surcharge fee: 2% applies for American Express cards and 1% for Mastercard.

Exchange rates for overseas/foreign currency transaction billing:

Transactions which are effected in currencies other than Sri Lankan Rupees will be debited to the Card Account after conversion into Sri Lankan Rupees at an exchange rate determined by the Bank.

In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by American Express and MasterCard and a cross boarder fee of 1% will be added to the converted amount, prior being converted to the billing currency. The bank will convert all overseas transactions into the billing currency, using the prevailing USD/LKR exchange rate maintained by the Bank. In order to mitigate local exchange rate movements an additional amount (upto2.5%) will be added to the rate at the time of billing

