



**NATIONS DIRECT**  
REVISED FEES AND CHARGES  
EFFECTIVE FROM 01<sup>st</sup> MARCH 2026

## Nations Direct Mobile Banking &amp; Online Banking

Type Of Fees	Nations Nova	Inner Circle	Private Banking	SME	Nations Salary Saver	Empower Salary Planner
Mobile Banking joining fee	FOC	FOC	FOC	FOC	FOC	FOC
Online Banking joining fee	FOC	FOC	FOC	FOC	FOC	FOC
Digital service annual fee (First 3 months free)	LKR 1,000	LKR 1,000	FOC	LKR 1,000	LKR 1,000	LKR 1,000
CEFT via Online & Mobile	LKR 25	LKR 25	LKR 25	LKR 25	LKR 25	LKR 25
CEFT transfers effecting through LPOPP per transaction via any digital channels	LKR 25	LKR 25	LKR 25	LKR 25	LKR 25	LKR 25
CEFTS transfers effecting through GovPay per transaction via any digital channels	LKR 15	LKR 15	LKR 15	LKR 15	LKR 15	LKR 15
SMS alert annual fee	LKR 500	LKR 500	FOC	LKR 500	LKR 500	LKR 500
Cash withdrawal – Nations Trust Bank ATM	FOC	FOC	FOC	FOC	FOC	FOC
Cash withdrawal – LankaPay ATM	LKR 30	3 Free withdrawals	FOC	LKR 30	LKR 30	LKR 30
Cash withdrawal – Other foreign banks in Srilanka ATM	LKR 150	LKR 150	LKR 150	LKR 150	LKR 150	LKR 150
Balance inquiry – Nations Trust Bank ATM	FOC	FOC	FOC	FOC	FOC	FOC
Balance inquiry – LankaPay ATM	LKR 7.50	LKR 7.50	FOC	LKR 7.50	FOC	LKR 7.50
Balance inquiry – Other foreign banks in Srilanka ATM	LKR 50	LKR 50	LKR 50	LKR 50	LKR 50	LKR 50
Printing of ATM withdrawal receipt/ balance inquiry receipt Nations Trust Bank ATM	FOC	FOC	FOC	FOC	FOC	FOC
Printing of ATM account mini statement Nations Trust Bank ATM	FOC	FOC	FOC	FOC	FOC	FOC
Stop cheque payments	LKR 2,500	LKR 2,500	LKR 2,500	LKR 2,500	LKR 2,500	LKR 2,500
Daily ATM withdrawal limit	LKR 300,000	LKR 400,000	LKR 500,000			
Daily ATM POS limit	LKR 300,000	LKR 400,000	LKR 500,000			

Note: ATM withdrawal fee will be charged for first 3 withdrawals and refunded at the end of the month

## FriMi Services

Service	Charge
App signup fee	FOC
Annual service fee	FOC
Top up from other bank via JustPay service	FOC
Send Money via Mobile number	FOC
Cash Tokens	FOC
Cash Request	FOC
Fund Transfers to other bank accounts	LKR 25
Other bank credit card bill payments	LKR 25
Physical debit card - Joining fee	FOC
Physical Debit Card - Annual fee	LKR 1,000
Physical Debit Card replacement fee (within the validity period)	LKR 1,000
Virtual Debit Card - Joining fee	FOC
Virtual Debit Card - Annual fee	LKR 400
Withdrawal from Nations Trust Bank ATMs - Debit Card	FOC
Withdrawals from Nations Trust Bank ATMs- Card-less	FOC
Withdrawals from other bank ATMs (LankaPay)	LKR 30
Balance inquiry from other bank ATMs (LankaPay)	LKR 7.50
Bill Payments	FOC
Payments at merchants via Debit Card, App, or mobile number	FOC
Utility bill payments (Waterboard, CEB & LECO)	LKR 20
All LANKAQR transaction acceptance fees including MYQR from FriMi or Nations Direct app	1%
All LANKAQR transaction acceptance fees including MYQR from any other LANKAQR enabled app	1%
My QR payment acceptance fees from China Union Pay (CUP) app or UPI enabled app	1.8%

Note- Other standard banking charges may apply.