



# Interest Rates

THE RATES CONTAINED HERewith ARE SUBJECT TO CHANGE

| Savings Deposits  | Description   |                       | Rate   | AER   |
|---|---------------|-----------------------|--------|-------|
| <b>Nations Saver</b>  | Tier 01       | 0 - 4,999             | 0.00%  |       |
|   | Tier 02       | 5,000 & above         | 2.00%  | 2.02% |
| <b>Nations Max Bonus</b>  | Base Interest |                       | 2.50%  | 2.53% |
|   | Tier 01       | 0 - 9,999             | 0.00%  | 2.53% |
|   | Tier 02       | 10,000 - 99,999       | 30.00% | 3.30% |
|   | Tier 03       | 100,000 - 249,999     | 40.00% | 3.56% |
|   | Tier 04       | 250,000 - 499,999     | 50.00% | 3.82% |
|   | Tier 05       | 500,000 and above     | 60.00% | 4.07% |
| <i>Bonus Interest</i><br>(Bonus interest is computed in accordance with the prevailing base rate) |               |                       |        |       |
| <b>Nations Mega Saver</b>   | Tier 01       | 0 - 499,999.99        | 0.00%  |       |
|   | Tier 02       | 500,000 - 999,999     | 3.00%  | 3.04% |
|   | Tier 03       | 1,000,000 - 2,999,999 | 3.25%  | 3.30% |
|   | Tier 04       | 3,000,000 - 9,999,999 | 3.50%  | 3.56% |
|   | Tier 05       | 10,000,000 & above    | 4.75%  | 4.85% |
| <b>Nations Salary Saver</b>   | Tier 01       | 0 - 4,999             | 0.00%  |       |
|   | Tier 02       | 5,000 & above         | 2.00%  | 2.02% |

|   |               |                 |       |       |
|---|---------------|-----------------|-------|-------|
| <b>Nations Kidz</b>                             | Base Interest |                 | 5.00% | 5.12% |
| <b>Nations Prabuddha</b>                        | Tier 01       | 0 – 4,999       | 3.50% | 3.56% |
|   | Tier 02       | 5,000 and above | 4.00% | 4.07% |
| <b>Nations Tax Planner</b>                      |               |                 |       |       |
| Savings   | Base Interest |                 | 2.50% | 2.53% |
| Current   |               |                 | N/A   |       |
| <b>Kidz Investment Plan</b>                     |               |                 | 8.50% | 8.84% |
| <b>Personal Investment Plan</b>                 |               |                 | 8.00% | 8.30% |
| <b>Nations Business Investment Plan</b>         |               |                 | 6.00% | 6.17% |
| <b>Call Deposit - LKR</b>                       |               |                 | 3.00% |       |
| <b>Nations Foreign Currency Investment Plan</b> |               |                 | 4.25% | 4.33% |

|                                       |         |                         |       |       |
|---------------------------------------|---------|-------------------------|-------|-------|
| <b>Corporate Money Market Savings</b> | Tier 01 | 0 - 499,999             | 0.00% |       |
|                                       | Tier 02 | 500,000 - 999,999       | 3.25% | 3.30% |
|                                       | Tier 03 | 1,000,000 - 2,999,999   | 3.50% | 3.56% |
|                                       | Tier 04 | 3,000,000 - 9,999,999   | 3.75% | 3.82% |
|                                       | Tier 05 | 10,000,000 - 49,999,999 | 4.00% | 4.07% |
|                                       | Tier 06 | 50,000,000 & above      | 6.00% | 6.17% |

**Nations Money Market**

This week's rate

|         |                      |       |       |
|---------|----------------------|-------|-------|
| Tier 01 | 0 - 999,999.99       | 0.00% |       |
| Tier 02 | 1,000,000.00 & Above | 6.25% | 6.43% |

**Loans**

Above 350K Net Salaried customers

Floating Rate

Fixed Rate

**Personal Loan** 13.75% p.a - 14.25% p.a : Anytime variable      13.90% p.a -14.40% p.a : 01 year fixed  
 14.90% p.a - 15.40% p.a : Loan tenor Up to 5 years  
 15.75% p.a - 16.25% p.a: Loan tenor Above 5 Years

The penal interest rate is 2% p.a. for local currency loans and 4% p.a. for foreign currency loans and is charged over and above the normal interest rate on the portion in arrears until such portion is settled. The capital outstanding that has not fallen due will continue to be charged at the agreed rate.

**Housing Loan** 13.50% p.a - 14.00% p.a : 01 year fixed      14.75% p.a - 15.25% p.a: 05 year fixed

The penal interest rate is 2% p.a. for local currency loans and 4% p.a. for foreign currency loans and is charged over and above the normal interest rate on the portion in arrears until such portion is settled. The capital outstanding that has not fallen due will continue to be charged at the agreed rate

**Equity Loans** 15.25% p.a - 15.75% p.a : 05 year fixed

**Nations Salary Saver Overdraft**  
**Unauthorized overdraft interest rate**

Weekly PLR+5 % (weekly reviewed)

28% p.a

\*AWPLR - Average Weighted Prime Lending Rate