



# 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%	
	<i>Bonus Interest</i>	Tier 03	100,000 - 249,999	40.00%	3.56%
	(Bonus interest is computed in accordance with the prevailing base rate)	Tier 04	250,000 - 499,999	50.00%	3.82%
		Tier 05	500,000 and above	60.00%	4.07%
<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%

<b>Nations Money Market</b> This week's rate	Tier 01	0 - 999,999.99	0.00%	
	Tier 02	1,000,000.00 & Above	7.25%	7.50%

## 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