



Interest Rates

THE RATES CONTAINED HEREWITH ARE SUBJECT TO CHANGE

Savings Deposits	Description		Rate	AER
Nations Saver	Tier 01	0 – 4,999	0.00%	
	Tier 02	5,000 & above	2.00%	2.02%
Nations Max Bonus <i>Bonus Interest</i> (Bonus interest is computed in accordance with the prevailing base rate)	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%
Nations Mega Saver	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%
Nations Salary Saver	Tier 01	0 – 4,999	0.00%	
	Tier 02	5,000 & above	2.00%	2.02%

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

Corporate Money Market Savings	Tier 01	0 - 499,999	0.00%	
	Tier 02	500,000 - 999,999	3.75%	3.82%
	Tier 03	1,000,000 - 2,999,999	4.25%	4.33%
	Tier 04	3,000,000 - 9,999,999	4.50%	4.59%
	Tier 05	10,000,000 - 49,999,999	4.85%	4.96%
	Tier 06	50,000,000 & above	7.25%	7.50%

Nations Money Market 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