



Interest Rates

Updated as of 15.09.2026

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		Base Interest		2.50%	2.53%
<i>Bonus Interest</i> (Bonus interest is computed in accordance with the prevailing base rate)	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	3.25%	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	7.25%	7.50%

Loans		Above 350K Net Salaried customers		
Floating Rate		Fixed Rate		

Personal Loan	12.60% p.a – 12.85% p.a : Anytime variable		12.60% p.a -12.85% p.a : 01 year fixed	
			13.25% p.a – 13.50% p.a : Loan tenor Up to 5 years	
			14.25% p.a – 14.50% 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	12.60% p.a – 12.85% p.a : 01 year fixed	14.00% p.a – 14.25% 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			
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Nations Salary Saver Overdarft
Unauthorized overdraft interest rate

Weekly PLR+5 % (weekly reviewed)
28% p.a

*AWPLR – Average Weighted Prime Lending Rate