Nations TrustBank

SCHEDULE OF FEES AND CHARGES

EFFECTIVE FROM 1ST MARCH 2026

THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE

Simplified Tariff Manual for Personal Banking Needs

Welcome to Nations Trust Bank's simplified manual to services and fees. We aim to provide you with valuable information to help you make the most of your banking experience, save time, and manage your finances effectively. Our guide offers transparency, convenience, and numerous reasons to choose Nations Trust Bank as your preferred banking partner.

This user-friendly guide outlines our general bank tariff, presenting a clear overview of the fees associated with our commonly used services. We recommend reading the specific account type section alongside the general section for a complete understanding.

Please note that the charges mentioned in this guide were accurate at the time of its last update but are subject to change. To ensure you have the latest information, we encourage you to confirm the prevailing charges related to the specific service you require. These charges are applicable exclusively to accounts held with Nations Trust Bank in Sri Lanka.

Should you have any inquiries or concerns regarding the listed charges, we are here to assist you. Please feel free to visit any of our branches or contact our Customer Service Hotline at +94 114 711 411. Your satisfaction is our top priority, and we are committed to providing you with exceptional banking services.

GENERAL BANKING – FEES AND CHARGES

	Customer Category		
Fee	**General Banking Clients**	**Inner Circle**	**Private Banking**
Account Maintainance			
Generic Savings Accounts/MaxBonus			
Minimum Monthly average	Rs.5,000	N/A	N/A
Minimum Balance fee per month	Rs.250	FOC	FOC
Dormant Account Maintenance Charge	Rs.100	Rs.100	Rs.100
Lost Passbook Replacement fee	Rs.500	Rs.500	FOC
Nations Salary Saver			
Minimum Salary transfer requirement	Rs.10,000	Rs.200,000	Rs.500,000
Salary non remittance charge per occurance	Rs.500	N/A	N/A
Personal Current Accounts			
Minimum monthly average balance	Rs.20,000	N/A	N/A
Minimum Balance fee	Rs.1,000	FOC	FOC
Overdraft overlimit fee	Rs.3,500	Rs.3,500	Rs.3,500
Overdrafts			
Non cash security backed	Rs.5,000	Rs.5,000	Rs.5,000
Renewal fee	Rs.3,000	Rs.3,000	Rs.3,000

Processing Fee – Temporary Facility

Below 500	Rs.5,000
500- 5,000	Rs.7,500
Above 5,000	0.5%

Rs.5,000 will be added in addition to all one-off facilities

Note: Processing fee will not be applicable to daily inward excesses

Cash Backed Loans/ Overdrafts

Setup/ Renewal fee	Facilities<500k	Facilities>500k
Cash Backed Overdraft	Rs.2,500	Rs.3,000
Cash Backed Loans	Rs.2,500	Rs.3,000

The Nations Salary Saver Overdraft setup fee will be 1% of the Overdraft limit.

SLDB (Sri Lanka Development Board) transaction processing fee 0.5%

GENERAL BANKING – FEES AND CHARGES

Fee	General Banking Clients	Inner Circle	Private Banking
Transactional Fee			
Less or equal to Rs100, 000 and 20 transactions (Excluding ATM)	Rs.1000	Rs.1000	Rs.1000
Over Rs100, 000 and 50 (Excluding ATM)	Rs.1000	Rs.1000	Rs.1000
Business Banking Current Accounts			
Business banking account initial deposit	Rs.50,000	Rs.50,000	Rs.50,000
Monthly minimum balance requirement	Rs.25,000	Rs.25,000	Rs.25,000

Note: Private Banking clients are exempt from over-the-counter cash withdrawal charges for amounts up to Rs. 200,000.

Treasury services	
Primary Auction – Treasury Bill	0.10% / 10 bps
Primary Auction – Treasury Bond	0.02% / 02 bps

	Customer Category		
Fee	General Banking Clients	Inner Circle	Private Banking
Account Closure Charges			
Savings Accounts	Rs.500	Rs.500	Rs.500
Personal Current Accounts	Rs.2,000	Rs.2,000	Rs.2,000
Business Current Accounts	Rs.2,000	Rs.2,000	Rs.2,000
Foreign Currency Accounts	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent
Special Segment Portfolio charges			
Non maintainance of minimum criteria		Rs.1,500	Rs.3,000
Inter Bank Fund Transfers			
SLIP Transfers (Per Transfer)	Rs.50	Rs.50	Rs.50
Salary Transfers (Per Transfer)	Rs.50	Rs.50	Rs.50
Within bank fund transfers via branch	Rs.100	Rs.100	Rs.100
RTGS Transfers	Rs.400	Rs.400	Rs.400
Duplicate Outward RTGS Debit Advice Issuance Charge	Rs.500	Rs.500	Rs.500
CEFT Transfers			
Via Branch	Rs.100	Rs.100	Rs.100
Via Online Banking	Rs.25	Rs.25	Rs.25
Via Mobile Banking	Rs.25	Rs.25	Rs.25
Via Frimi	Rs.25	Rs.25	Rs.25
CEFT Reversal (on customer request) per transaction	Rs.100	Rs.100	Rs.100
CEFT transfers effecting through LPOPP per transaction via any digital channels	Rs.25	Rs.25	Rs.25
CEFT transfers effecting through LPOPP per transaction via over-the-counter	Rs.100	Rs.100	Rs.100
CEFTS transfers effecting through GovPay per transaction via any digital channels	Rs.15	Rs.15	Rs.15
CEFTS transfers effecting through GovPay per transaction via over-the-counter	Rs.100	Rs.100	Rs.100
Direct Debit Transactions			
Set up fee	Rs.250	Rs.250	Rs.250
Execution fee	Rs.50	Rs.50	Rs.50
Recall Fee	Rs.500	Rs.500	Rs.500

	Customer Category		
Fee	General Banking Clients	Inner Circle	Private Banking
Cheques			
Outward Cheque Return Charges / NTB Transfer Cheques			
Refer to Drawer	Rs.5,000	Rs.5,000	Rs.5,000
Effects not Realized	Rs.2,500	Rs.2,500	Rs.2,500
Technical Errors	Rs.500	Rs.500	Rs.500
PPDC	Rs.5,000	Rs.5,000	Rs.5,000
Inward Cheque Return Charges	Rs.100	Rs.100	Rs.100
Cheques marked for payment			
Outward	Rs.3,000	Rs.3,000	Rs.3,000
Inward	Rs.3,000	Rs.3,000	Rs.3,000
Local Cheque Purchased	Min Rs.1,000 or or 0.75%	Min Rs.1,000 or or 0.75%	Min Rs.1,000 or or 0.75%
Cheque Book Issuance	per leaf Rs.35	per leaf Rs.35	Free
Continuous cheque leaves	Rs.35 per leaf + printing charges		Free
Paid Cheque Photo Copies – Per item	Rs.200	Rs.200	Rs.200
Counter Cheques –Each	Rs.250	Rs.250	Rs.250
Stop Payments			
If funds available	Rs.2,500	Rs.2,500	Rs.2,500
If funds are not available	Rs.5,000	Rs.5,000	Rs.5,000
More than 3 instruments (provided cheques are in serial number order irrespective of availability of funds)	Rs.4,000	Rs.4,000	Rs.4,000
Stop Payment Cancellation	Rs.1,000	Rs.1,000	Rs.1,000
If the cheque amount is not stated on the stop payment letter and funds not available Rs.5,000/–			
Cheque return notification Postage (*Per CRN) (If not collected from branch and posted only)	Rs.50	Rs.50	Rs.50
*If multiple CRNs simultaneously there will be one postage charge			
Certified Images of CRNs			
Less than a month	Rs.25	Rs.25	–
2–6 Months	Rs.50	Rs.50	–
More than 6 months	Rs.75	Rs.75	–

	Customer Category		
Fee	General Banking Clients	Inner Circle	Private Banking
Post Dated Cheque Discounting Facilities			
Administrative Charge –: Monthly fee	Rs.2,500	Rs.2,500	Rs.2,500
Pay Order Issuance			
NTB Customer (LKR)	Rs.500	Rs.500	Rs.100
NTB Customers FCBU (FCY)	USD 5 or Equivalent	USD 5 or Equivalent	USD 5 or Equivalent
Non NTB Customer (LKR)	Rs.2,500	Rs.2,500	N/A
Pay order reissuance to Non NTB Customers (LKR)	Rs.2,500	Rs.2,500	Rs.2,500
Cancellations	Rs.1,500	Rs.1,500	Rs.1,500
Standing Instructions (SI)			
Establishment (Excluding within Bank SI)	Rs.500	Rs.500	FOC
Via SLIPS transfer	Rs.100	Rs.100	Rs.100
Payment by Pay Order	Rs.1,000	Rs.1,000	Rs.1,000
SI Failure (per failure)	Rs.500	Rs.500	FOC
SI Amendment	Rs.250	Rs.250	Rs.250
SI Cancellation – (Excluding within Bank SI)	Rs.250	Rs.250	Rs.250
Foreign Currency Notes & Travel Cards			
Currency Notes Issuance			
Issued from LKR account	2%	2%	1%
Issued from FCY account	1%	1%	FOC
Travel Card Issuance (from LKR Account)	1%	**1%**	1%
Travel Card Issuance (from FCY Account)	1%	1%	FOC
Encashment			
NTB Customers	Free	Free	Free
Non NTB Customers	Free	Free	Free
Deposits to foreign currency accounts			
All Currencies	Free	Free	Free

		Customer Category		
Fee		General Banking Clients	Inner Circle	Private Banking
Remittances				
Outward Document Handling Charges				
NTB customers from FCY-FCBU accounts		$20	$20	$20
NTB customers from FCY-DBU accounts – equivalent to LKR		Rs.5,000	Rs.5,000	Rs.5,000
NTB customers from LKR accounts & walk in customers		Rs.5,000	Rs.5,000	Rs.5,000
Note – OTT third party charges will apply in addition to above handling charges if payment term is "OUR", which is subject to the type of currency and the subsequent Nostro charge				
Inward Inward Remittance Commission				
Deposit to a DBU account		Rs.500 or Equivalent	Rs.250 or Equivalent	–
Deposit to a FCBU account		$5	$5	–
Safety Deposit Lockers				
Locker Type – Fitchet	Height : Width : Length (in mm)			
Small	70 : 100 : 500 110 : 100 : 500	Rs.7,500 p.a.	Rs.7,500 p.a.	Rs.7,500 p.a.
Medium	70 : 245 : 500 115 : 245 : 500	Rs.10,000 p.a.	Rs.10,000 p.a.	Rs.10,000 p.a.
Large	240 : 245 :500	Rs.15,000 p.a.	Rs.15,000 p.a.	Rs.15,000 p.a.
Locker Type – Alpha	Height : Width : Length (in mm)			
Small	135 : 180 : 550	Rs.7,500 p.a.	Rs.7,500 p.a.	Rs.7,500 p.a.
Medium	135 : 395 : 520	Rs.10,000 p.a.	Rs.10,000 p.a.	Rs.10,000 p.a.
Large	280 : 400 : 520	Rs.15,000 p.a.	Rs.15,000 p.a.	Rs.15,000 p.a.

GENERAL BANKING – FEES AND CHARGES

Minimum FD/Savings to be held as a security	Fixed Deposits	Savings/ Investment Plans
Small	Rs.250,000	Rs.100,000
Medium	Rs.500,000	Rs.250,000
Large	Rs.1,000,000	Rs.500,000
Lock replacement fee (Supplier quotation fee + Admin fee of:)	Rs.5,000	Rs.5,000 Rs.5,000

Note:

1. A standing Instruction to be provided to obtain Safety Deposit Lockers
2. Existing customers with Lockers – The new rental will be effective on renewals from October 15th, 2023 onwards
3. VAT will be applicable as per prevalent tax rates

	Customer Category		
Fee	General Banking Clients	Inner Circle	Private Banking
Statements, balance confirmations and Certificates			
Statements			
Daily (Per month charge)	Rs.3,000	Rs.3,000	Rs.3,000
Weekly (Per month charge)	Rs.2,000	Rs.2,000	Rs.2,000
Statements (Per page)	Rs.250	Rs.250	Rs.250
Bankers opinion report	Rs.500	Rs.500	Rs.500
Undelivered CA statement fee : One off statements – per copy	Rs.250	Rs.250	Rs.250
Balance Confirmations			
(a) Issued on the same day, standard COPS format	Rs.1,000		
(b) Issued within 2 days on the standard COPS format to embassies (Individual Customers)	Rs.1,000		
(c) Issued within 2 days on the standard COPS format addressed to Customer name, whom it may concern or IR	Rs.1,000		
(d) Issued on a special format **	Rs.2,500		
(e) Loan/OD Balance Confirmation	Rs.1,000		
Balance Certificates			
(a) Tax Certificate (System generated)	No Charges		
(b) Tax Confirmation letter (Printed on Bank Letter Head)	Rs.500		
(c) Tax Confirmation to Auditors	Rs.500		
Confirmation Letters on Capital & Interest (OD & Loans)			
(a) One financial year	Rs.1,000		
(b) Each additional Financial year	Rs.100		
(c) Tax Confirmation to Auditors	Rs.500		

Applicable across all customer segments

Currency	Purchase		Issuance Fee	Cancellation Fee
	Minimum fee	% of the value		LKR Equivalent
LKR	1,000	0.35%	1,000	1,000
GBP	3,000	0.35%	3,000	1,000
CHF	3,000	0.35%	3,000	1,000
DKK	3,000	0.35%	3,000	1,000
USD	3,000	0.35%	3,000	1,000
HKD	3,000	0.35%	3,000	1,000
NZD	3,000	0.35%	3,000	1,000
CAD	3,000	0.35%	3,000	1,000
SGD	3,000	0.35%	3,000	1,000
EUR	3,000	0.35%	3,000	1,000
AUD	3,000	0.35%	3,000	1,000
SEK	3,000	0.35%	3,000	1,000
JPY			3,000	1,000
Non NTB Customers	Rs.2500			

Drafts sent on Collection – Forged Drafts – Actual Foreign Bank Charges +1% of the draft value with a minimum of USD 100/-or equivalent

Non NTB Customers

LKR Accounts	Rs.2,000	Rs.2,000	Rs.2,000
FCY Accounts (*Corresponding bank charges may also apply)	USD 20	USD 20	USD 20

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