

NATIONAL DEVELOPMENT BANK PLC



TARIFF BOOKLET

Revised May 2019

Operations Unit

THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE

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Description	Charges/Others
1. CURRENT & SAVINGS ACCOUNTS (RETAIL /SME / CORPORATE)	
1.1 Initial Deposit.	
1.1.1 Current Accounts	
Corporate & SME accounts	LKR 25,000/-
Personal accounts	LKR 15,000/-
Business - Star	LKR 100,000/-
Business - Class	LKR 500,000/-
Business -Premier	LKR 5,000,000/-
Aachara - Pensioners & Senior Citizens Current Account	LKR 5,000/-
1.1.2 Savings Accounts	
Easy Saver	Savings Account Regular LKR 1,000/- Savings Account Special LKR 1,000/- Flexi Savings Account LKR 1,000/- Premium Plus Savings LKR 1,000/- Savings Star LKR 1,000/-
Big Saver -	Big Saver LKR 25,000/- Big Saver Plus LKR 100,000/-
Minor Savings Accounts -	Shilpa LKR 500/- Childrens' Savings LKR 500/-
Aachara - Pensioners & Senior Citizens Account	LKR 200/-
Araliya - Women's Savings Account	LKR 1,000/-
Real Saver	LKR 1,000/-
Vismitha	LKR 1,000/-
Salary Max Savings	LKR 1,000/-
Corporate Saver	LKR 1,000,000/-
High-End Saver	LKR 1,000,000/-
Money Market Savings	LKR 1,000,000/-
1.2 Intraday charge	
	LKR 2,000/-
1.3 Minimum average monthly balance requirement	
Current Accounts	
LKR Standard Current account	LKR 15,000/-
LKR Business Current Account	LKR 25,000/-
Business - Star	LKR 100,000
Business -Class	LKR 500,000/-
Business -Premier	LKR 5,000,000/-
Aachara - Pensioners & Senior Citizens Current Account	LKR 5,000/-
FCBU Current Accounts (Based on each currency)	USD 1,000/- GBP 700/- EUR 900/- CHF 900/- NZD 1,500/- JPY 120,000/- AUD 1,300/- CAD 1,300/- DKK 6,500/- CNY 6,500/-

<p><u>Savings Accounts</u></p> <p>Easy Saver Big Saver Big Saver Plus Aachara - Pensioners & Senior Citizens Account Araliya - Women's Savings Account Real Saver Vismitha Salary Max Savings Corporate Saver High-End Saver Money Market Savings</p>	<p>LKR 1,000/- LKR 1,000/- LKR 25,000/- LKR 200/- LKR 1,500/- LKR 1,000/- LKR 1,000/- N/A LKR 1,000,000/- LKR 1,000,000/- LKR 1,000,000/-</p>
<p><u>1.3.1 Service charge for Balances falling below the 'minimum average'.</u></p> <p><u>Current Accounts</u></p> <p>LKR Standard Current Accounts } LKR Business Current Accounts } Business -Class Business -Premier Aachara - Pensioners & Senior Citizens Current Account FCBU Current Accounts (Based on each currency)</p> <p><u>Savings Accounts</u></p> <p>Aachara - Pensioners & Senior Citizens Account Big Saver Plus Corporate Saver High-End Saver Money Market Savings</p> <p>Service charge for Balances falling below the 'minimum average' (Savings Accounts)</p>	<p>LKR 1,000/- LKR 5,000/- LKR 10,000/- LKR 500/- USD 25/- GBP 20/- EUR 25/- CHF 25/- NZD 40/- JPY 3,000/- AUD 35/- CAD 35/- DKK 160/- CNY 160</p> <p>N/A LKR 250/- LKR 5,000/- LKR 5,000/- LKR 5,000/-</p> <p>Rs.50/- Charge for accounts falling below a monthly Average Balance < Rs 1,000/-</p>
<p><u>1.4 Charges for closure of Accounts</u></p> <p>Current Accounts Voluntary closure Bad conduct</p> <p>Savings Accounts Closure of Minor Savings accounts on special approval</p> <p>foreign Currency Accounts Foreign Currency Accounts</p>	<p>LKR 1,000/- LKR 2,000/- LKR 250/- LKR 1,500/- USD 5/-</p>

<u>1.5 Issuance of Cheque Books/ Continuous leaves/ Passbooks</u>		
Cost of Cheque Books (25, 50 & 10 leaves)		LKR 20/- per leaf
Continuous leaves		Cost + LKR 20/- per leaf
Cost of Counter Cheque Leaf (Withdrawal Slip)		LKR 250/- per leaf
Cost of Counter Cheque Leaf (Withdrawal Slip) – Merit Plus Current Account		Free
Passbook replacement		LKR 500/-
<u>1.6 Stop payment charges</u>		
<u>1.6.1 Stop Payment of Local Drafts</u>		
Due to Lack of Funds		LKR 5,000/- per chq
Sufficient Funds		LKR 1,500/- per chq
Loss of entire cheque book - 10 leaves		LKR 5,000/-
- 25 leaves		LKR 7,500/-
- 50 leaves		LKR 10,000/-
Stop payment revocation		LKR 250/-
Renewal of stop payment		LKR 500/-
<u>1.6.2 Stop payment of Foreign Drafts</u>		As per the drawee bank charges + LKR 1,800/- or USD 15
<u>1.7 Local Cheque Purchase commission - 0.75%</u>		
Salary cheques drawn by the Govt or reputed Private companies acceptable to the Bank		Min LKR 2,500/- FOC
<u>1.8 Cheques Sent on Marked for Payment</u>		
Sent by other Banks to NDB - No minimum value		LKR 3,000/-
Sent by NDB to other Banks (Minimum amount of a cheque marked for payment LKR 500,000/-)		LKR 3,500/-
<u>1.9 Cheque Returns - Per Cheque</u>		
<u>1.9.1 Outward cheque returns</u>		
Effects Not Realized (ENR)		LKR 4,500/-
Refer to Drawer (RD)		LKR 5,000/-
Technical reasons		LKR 500/-
Payment Postponed Pending Drawer's confirmation		LKR 3,500/-
<u>1.9.2 Inward clearing cheque return charges</u>		LKR 250/-
<u>1.9.3 Foreign Currency Drafts / Cheques</u>		USD 10/- + correspondent bank charges
<u>1.9.4 Image of a paid cheque to be given at customer's request</u>		
Transfer Cheques	Within 6 months	LKR 200/-
	More than 6 months	LKR 550
Cheques paid through CITS		LKR 200/-

2 REMITTANCES			
2.1 Inward Remittances			
<u>2.1.1 Remittance in Foreign Currency (FCY) Credited to LKR /FCY accounts</u>			
Corporate & SME Customers	LKR 0.1% FCY 0.1%	Min LKR 600/- USD 5/-	Max LKR3,000/- USD25/-
Retail Customers	LKR & FCY	Free	
<u>2.1.2 FCY Drafts and Cheques Sent on Collection</u>			
Upto LKR 20,000		LKR 250/- Flat	
LKR 20,001 to LKR 100,000		LKR 400/- Flat	
Over LKR 100,000 - 0.125%		Min LKR 600/-	Max. LKR 3,000/-
<u>2.1.3 Cheques & Bank Drafts Purchased and Credited to Account (Retail and Corporate customers)</u>			
Credit to Personal Accounts - 0.125% - LKR/FCY		Min LKR 2,500/-	Max. LKR 4,200/- + Stamp duty
Credit to Corporate & SME 0.125% - LKR		LKR 2,500/-	LKR 4,200/- + Stamp duty
Credit to Corporate & SME 0.5% - FCY		USD 10/-	
<u>2.2 Outward Remittances</u>			
<u>2.2.1 Drafts (Flat)</u>			
Customers		LKR 1,000/-	
Non customers		LKR 2,000/-	
Cancellation of Drafts		LKR 1,000/-	
Cancellation and Reissuance of Draft		LKR 1,000/-+ Reissuance cost of LKR 750/-	
FCY Accounts		USD 10/-	
FCY Draft cancellation		USD 5/-	
FCY Draft cancellation & reissuance		USD 5/- + USD 10/-	
<u>2.2.2 Pay Orders</u>			
Commission - customers		LKR 550/-	
Commission - non-customers		LKR 2,000/-	
Cancellation or Lost - Stop Payment (Irrespective of client)		LKR 1,500/-	
<u>2.2.3 Outward SLIPS</u>			
Single/Bulk payments		LKR 50/- (Per txn)	
<u>2.2.4 Common electronic Funds transfer Switch (CEFTS)</u>			
Through Internet banking (per transaction)		LKR 50/-	
Over the counter		LKR 100/-	
LankaPay Online Payment Platform (LPOPP) - For Customs payments		LKR 500/-	
(Note : Shall be applied in addition to the CEFT charge)			

<u>2.2.5 Outward Telegraphic Transfers (OTT)</u>		Min	Max
LKR Accounts	0.125%	LKR 2,500/- + SWIFT charges LKR 3,000/-	LKR 6,000/-
FCY Accounts	0.125%	Min USD 20/- + SWIFT charges USD 12/-	Max USD 50/-
TT payments outside Sri Lanka from FCY accounts (commission +1 SWIFT message)		0.125%+ SWIFT USD 12/-	
TT payments outside Sri Lanka from LKR accounts (commission +1 SWIFT message)		0.125%+ SWIFT LKR 2,250/-	
TT payments within Sri Lanka from FCY accounts (commission + 2 SWIFT messages)		0.125%+ SWIFT USD 24/-	
TT payments within Sri Lanka from LKR accounts (commission + 2 SWIFT messages)		0.125%+ SWIFT LKR 4,500/-	
<u>2.2.6 RTGS</u>		LKR 1,000/-	
<u>2.2.7 Transmission cost per message (SWIFT cost)</u>			
Brief SWIFT sent on behalf of client - Miscellaneous investigation			
LKR account		LKR 2,000/-	
FCY		USD 10	
Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT)			
LKR account		LKR 2,000/-	
FCY		USD 10/-	
<u>2.2.8 Foreign Currency Notes commission (For travel)</u>			
<u>2.2.8.1 Issuance</u>		Min.	
Customer		1%	
Non customer		1.50%	
Cash masters (payments requested by shipping agencies to pay wages for the marine crew)	1.5%	USD 10/-	
Documentation Charges for Migration		LKR 1,000/-	
<u>2.2.8.2 Encashment</u>		Free	
3 ADDITIONAL SERVICES			
<u>3.1 Standing Orders (SO)</u>			
Set up fee		External – LKR 250/-	Internal – FOC
Amendments		LKR 250/-	
Cancellation		LKR 500/-	
Transfer to own accounts within the Bank		FOC	
Transfer to other accounts within the Bank		FOC	
Payment by Pay order		LKR 300/-	
Payment by SLIPS (SLIP charges + S/O charges)		LKR 200/- (LKR 50/- + LKR 150/-)	
Additional charge for non-payment due to lack of funds		LKR 50/-	
***** Standing orders from FCY accounts sent via outward telegraphic transfer or draft in FCY, the standard telegraphic transfer/Draft charges will apply.			
<u>3.2 Issuance of Withholding Tax Certificates On Fixed Deposits Savings/Call Accounts – Per Certificate</u>			
Initial Certificate		Free	
Within 12 months		LKR 250/-	
More than 12 months		LKR 1,000/-	

3.3 Charges on Savings Accounts Passbook Re-placement Charges for Savings account closure Foreign Currency Accounts Charges for Minor Savings accounts closed on special approval (attaining 18 no charges applicable) If the minimum balance is not maintained interest will not be paid	LKR 500/- LKR 250/- USD 5/- LKR 1,500/- LKR 1,500/-
3.3 Pay Order Postage Charges Postage - If mailed by the Bank to customers Postage - If mailed by the Bank to non-customers If additional documents are enclosed	LKR 75/- LKR 150/- LKR 200/-
3.4 Funds Transfers (manual) Transfer to own accounts within the Bank - Corporate Transfer to other accounts within the Bank -Corporate /SME Fund Transfers Salaries - manual File upload/Diskette/Pen Drive	LKR 150/- or USD 0.80 LKR 250/- or USD 1.20 Retail/SME - LKR 150/- (per Txn) Corporate - LKR 150/- (per Txn) LKR 50/- (Per credit Txn)
3.5 Sweep-In/ Out Charges Set up charges Corporate & SME Retail	LKR 1,000/-(setup fee) + LKR 250/- per month LKR 1,000/- (setup fee)
3.6 Utility Bill Payments Customer Non-Customer (Only cash)	Free LKR 25/-
3.7 Additional Copies of Statements/ Balance Confirmations/ Other Documents 3.7.1 Current accounts Daily Statements - per month Weekly Statements - per month Within 6 months - per month Personal Corporate Over 06 Months - per month Personal Corporate	LKR 3,000/- LKR 1,500/- LKR 300/- LKR 1,000/- LKR 500/- LKR 2,000/-
3.7.2 Savings accounts Statement Accounts – Per statement Passbook Account – Per page Balance Confirmation <u>Please refer Annexure II for detail Tariff</u> Issuance of copies of vouchers, cheques and other documents as per customer request - per copy	LKR 200/- LKR 150/- LKR500/-
3.7.3 Hold Mail (Retain Statement) Daily - per month Weekly - per month Monthly - per month	LKR 2,000/- LKR 1,000/- LKR 750/-

<u>3.8 Safe Deposit Lockers</u>		
Minimum Amount to be held in -	Small (p.a)	LKR 5,000/-
Fixed Deposit LKR. 1,000,000/-	Medium (p.a)	LKR 7,500/-
or	Large (p.a)	LKR 10,000/-
Savings Accounts LKR 250,000/-		
Lock replacement to be referred to Admin Department		Cost of lock + bank chg of LKR2,000/-
<u>3.9 Special cash orders (Direct Deliveries)</u>		
	Below 500k	Service Provider's charge+ Bank Charge LKR 2,000/-
	Above 500k	Service Provider's charge + 0.5% of the cash order value (Max LKR 15,000/-)
<u>3.10 Cards, Online Banking & Travelpal</u>		
Please refer Annexure I for the Good life Credit Card Tariff		
Please refer Annexure III for Travel Pal Tariff		
	Online banking (Personal accounts)	Free
	Online bank PIN replacement	LKR 100/-
<u>3.11 Mobile Banking – Charges per transaction</u>		
	Transfers between own accounts	FOC
	Transfers to other NDB accounts	FOC
	Transfers to other Bank accounts (SLIPS Transfers*)	LKR 50/-
	Bill payments	LKR 5/-
	Other NDB Credit card payments	FOC
	Own NDB Credit card payments	FOC
	Pay to Mobile	FOC
	Other Bank Credit card payments (SLIPS Transfers*)	LKR 50/-
	Mobile recharge	LKR 5/-
	Monthly convenience fee (per month)	LKR 60/-
* SLIPS cut off time – Transactions that are done before 10.00 am on a working day will be credited on the same day. Transactions that are done after 10.00 am on a working day will be credited on the next working day.		
<u>3.12 Debit card</u>		
	Issuance fee	LKR 400/-
	Personalization (Turnaround time 14 days)	LKR 750/-
	Annual fees	LKR 300/- (2 nd year onwards)
	Cash withdrawal from NDB ATMs	LKR 5/-
	Balance inquiry per print out from NDB ATMs	LKR 2/-
	Card replacement	LKR 400/-
	PIN replacement	LKR 150/-
	Cash withdrawal from Lanka Pay ATM network	LKR 30/-
	Balance inquiry from Lanka Pay ATM network	LKR 7/50
	Cash withdrawal from other VISA ATMs	LKR 100/-
	Balance inquiry from other VISA ATMs	LKR 50/-
	Cash withdrawal from Foreign ATMs	Min USD 1/50
	Declined ATM transaction – Insufficient funds (at other ATMs)	LKR 50/-
	Daily ATM withdrawal limit - LKR 150,000/-	
	Privilege Select daily ATM withdrawal limit - LKR 250,000/-	
	Daily purchase limit - LKR 250,000/- (Point of Sale Txn)	
	Privilege Select daily purchase limit - LKR 250,000/- (Point of Sale Txn)	
	Fuel Surcharge	2%

3.13 Bank2U (Branchless Banking)			
Monthly convenience fee		FOC	
Cash Deposit		FOC	
Account Opening		FOC	
Cash Withdrawal (Per Trnx)		LKR 50/-	
Cheque Withdrawal (Per Trnx)		LKR 50/-	
Utility Bill Payment - Cash (Per Trnx)		LKR 15/-	
Utility Bill Payment - Account Transfer (Per Trnx)		LKR 15/-	
Mini Statement		LKR 10/-	
3.14 SMS Alerts (p.a.)		LKR 250/-	
4. IMPORTS - Page No 16 - 18			
5. EXPORTS - Page No 18 - 19			
6. BANK GUARANTEES - Page No 19 - 20			
7. LOANS/OVERDRAFT/GUARANTEES			
7.1 Debit Interest - Overdraft			
<u>PENAL INTEREST RATES</u>			
Overdrawn Current Accounts / Excess on Overdraft Facilities - 30% p.a (Includes excesses above approved limits)			
LKR Loans and Advances - Prevailing Interest Rate + 4% p.a			
FCY Loans and Advances - Prevailing Interest Rate + 3% p.a			
7.2 Loans/Overdrafts/Guarantees processing/settlement fees - Cash Backed facilities			
OD processing fee		LKR 2,000/-	
OD and Loan renewal fee		LKR 1000/-	
OD facility cancellation fee		LKR 1,500/-	
Loan processing fee		LKR 2,000/-	
Loan early settlement fee		LKR 2,000/-	
Part settlement fee		LKR 2,000/-	
Guarantee processing fee		LKR 2,000/-	
Guarantee renewal fee		LKR 1,000/-	
7.3 TOD Processing Fees			
Excess below LKR 1 Million		LKR 1,500/-	
Excess LKR 1,000,001/- to LKR 2,000,000/-		LKR 2,000/-	
Excess LKR 2,000,001/- to LKR 5,000,000/-		LKR 3,000/-	
Excesses over LKR 5,000,001/-		LKR 10,000/-	
TOD below LKR 5,000,000/-		LKR 5,000/-	
TOD over LKR 5,000,001/-		LKR 10,000/-	
7.4 Dream Maker Loans –Processing Fee			
Loan Amount	Standard	Fast track	Mortgaged Back
100,000 – 999,999.99	LKR 5,000/-	LKR 7,500/-	LKR 5,000/-
1,000,000 – 1,999,999.99	LKR 7,500/-	LKR 10,000/-	LKR 7,500/-
2,000,000 – 6,000,000.00	LKR 9,000/-	LKR 11,500/-	LKR 9,000/-
6,000,001 – 10,000,000.00	LKR 15,000/-	LKR 17,500/-	LKR 15,000/-
>10,000,000.00	LKR 20,000/-	LKR 22,500/-	LKR 20,000/-

7.5 Early settlement fee for Personal Loans			
General - 4% of Capital Payment or 10,000/- whichever higher For Doctors - 2% of Capital Payment or 10,000/- whichever higher Default penalty charge 4% + Current			
Previous DML	New DML (Top Up)	Top Up Charges	Medical officers
Variable Rate	Fixed rate	Waived	Waived
Fixed rate	Variable Rate	4%	2%
Lower Fixed rate	Higher Fixed Rate	Waived	Waived
Variable Rate	Variable Rate	Waived	Waived
Higher Fixed Rate	Lower Fixed Rate	4%	2%
Higher Fixed Rate	Lower Fixed Rate	4%	2%
7.6 Housing Loans & Leasing			
Housing	Processing Fee 2% maximum LKR 55,000/- Early Settlement Charges 4% capital payment Default penalty charge 4% +	Valuation fee will be fully paid by the client to the valuer.	
Leasing	Processing Fee (Charges are subject to standard VAT) Flat fee for facilities up to LKR 1 Mn In excess of LKR 1.0 Mn Early Settlement Charges Lease Loan	LKR 8,220/- LKR 8,220/- + 0.2%	10% interest on capital outstanding As per the loan agreement
7.7 Processing fee - Other facilities			
Up to LKR 500,000/-		LKR 5,000/-	
Up to LKR 10,000,000/-		LKR 15,000/-	
Up to LKR 150,000,000/-		0.15%	
Above LKR 150,000,000/-		0.10%	
7.8 Facility restructuring fees			
0.05% on the total exposure			(Min. LKR 10,000 and Max. LKR 250,000)
7.9 Term Loan - Monitoring Fees			
0.25% p.a to be applied on the Balance Outstanding			
8. PROJECT FINANCE			
Prepayment Damages		4% on the amount pre paid	
Penal Interest		4% on LKR denominated loans and 3% on Foreign Currency denominated loans to be charged on the amount in arrears for the period in arrears, over and above the applicable rate.	
9. LEGAL FEE STRUCTURE FOR BONDS & OTHERS			
9.1 Bonds			
Immovable - Primary		Upto 0.5 mn – 1.5% (Min LKR 5,000/-) 0.5 mn - 1.0 mn – 1% (Min LKR 7,500/-) 1mn to 25 mn - 0.75% (Min LKR 10,000/-) 25 to 50 mn – LKR 187,000 for the first LKR 25mn + 0.5% 50mn to 100 mn – LKR 312,500 for the first LKR 50mn + 0.3% upto a Max of LKR 450,000/- Above 100mn -0.3% with a cap of LKR 450,000/-	
Immovable - Further		Upto 0.5 mn – LKR 5,000 0.5 mn - 1.0 mn – LKR 5,000/- + 0.7% for excess over 0.5 mn 1mn to 5 mn – LKR 8,500 + 0.5% for the excess over 1mn 5mn to 25 mn –LKR 28,500 + 0.4% for the excess over 5mn Above 25mn – 0.3% with a cap of LKR 450,000/-	
Movable - Primary		Upto 0.5 mn – 1.5% (Min LKR 5,000/-) 0.5 mn - 1.0 mn – 1% (Min LKR 7,500/-) 1mn to 25 mn - 0.75% (Min LKR 10,000/-) 25 to 50 mn – LKR 187,000/- for the first LKR 25mn + 0.5% 50mn to 100 mn – LKR 312,500 for the first LKR 50mn + 0.3% upto a max of LKR 450,000/- Above 100mn - 0.3% with a cap of LKR 450,000/-	
* Personal Loans - 0.2% with a cap of LKR 10,000/-			

Movable - Further	<p>Upto 0.5 mn – LKR 5,000/- 0.5 mn - 1.0 mn – LKR 5,000/- + 0.7% for excess over 0.5 mn 1mn to 5 mn – LKR 8,500/- + 0.5% for the excess over 1mn 5mn to 25 mn – LKR 28,500/- + 0.4% for the excess over 5mn Above 25mn – 0.3% with a cap of LKR 450,000/- * Personal Loans - 0.2% with a cap of LKR 10,000/-</p>
Stocks - Primary/Further	<p>Upto 1mn- LKR 10,000/- 1mn to 2mn – LKR 15,000/- 2mn to 10mn – LKR 35,000/- 10mn to 25 mn – LKR 50,000/- 25mn to 30 mn – LKR 60,000/- 30mn to 40 mn – LKR 70,000/- 40mn to 50 mn – LKR 80,000/- 50mn to 60mn – LKR 100,000/- 60mn to 70 mn – LKR 120,000/- 70 mn to 80 mn – LKR 140,000/- 80mn to 99.999 mn – LKR 160,000/- 100mn and above – LKR 175,000/-</p>
Lease Receivables - Primary/Further	<p>Upto 200mn – LKR 100,000/- Above 200mn- LKR 200,000/-</p>
Housing - Primary	<p>Upto 0.5 mn – 1.5% (Min LKR 5,000/-) 0.5 mn - 1.0 mn – 1% (Min LKR 7,500/-) 1mn to 25 mn -0.75% (Min LKR 10,000/-) 25 to 50 mn – LKR 187,000/- for the first LKR 25mn + 0.5% Above 50mn – LKR 312,500/- for the first LKR50mn + 0.3% upto a Max of LKR 450,000/-</p>
Housing - Further	<p>Upto 0.5 mn – LKR 5,000/- 0.5 mn - 1.0 mn – LKR 5,000/- + 0.7% for excess over 0.5 mn 1mn to 5 mn – LKR 8,500/- + 0.5% for the excess over 1mn 5mn to 25 mn –LKR 28,500/- + 0.4% for the excess over 5mn Above 25mn – LKR 108,500/- + 0.3% for the excess of LKR 25mn upto a Max of LKR 183,500/-</p>
9.2 Others (Ancillary work)	
Release (Where the cancelled Mortgaged Bond is misplaced by the client)	LKR 15,000/-
Part Release (Per Lot excluding right of way)	LKR 5,000/-
* Approving Transfer Deeds	LKR 10,000/-
All other Deeds	LKR 7,500/-
Tripartite Agreement on Condominiums	LKR 30,000/-
Special Agreement relating to Lending	LKR 5,000/- to LKR 50,000/- depending on work involved (For complex transactions Legal fee will be higher)
10. TARIFF CHARGERS FOR BUSINESS STAR ,BUSINESS CLASS, BUSINESS PREMIER CURRENT A/C	
Business Star Customer	Business Class Customer
1st Cheque book issued Free of Charge	Cheque books issued Free of Charge
E-Windows (inquiry Option) Free of Charge	Pay Order issuance commission -LKR 400
Debit Card Issuance fee (Individual Clients) - waived off	Foreign Drafts - LKR 375
Inward Cheque return charge for cheque warehousing customers -waived off	Standing Order setup fee -waived off
Business Premier Customer	E-windows full module (Inquiry + Payments + Trade + Request) - LKR 2,250 per month
Cheque books issued Free of Charge	Salary Transfers (Bulk) Manual -LKR 55 (per transaction)
Foreign drafts and Pay orders Free of Charge	Inward Cheque return charges waived off
Standing order setup fee waived off	Letters of Credit (LC) FCY & LKR 0.175% Min 2,000
Inward cheque return charges waived off	Collection Bills 0.125% : Min 2,000
E-Windows (full model) Free of Charge	TT Payments at 0.1% Min 2,000 Max 5,000
Letters of Credit - issuance commission waived off	
Collection bills at 0.125% Min LKR 2,000	
TT payments at LKR 2,500	

11. MICRO FINANCE LOAN PROCESSING FEES

Micro Livelihood Loan	}	Loan Amount Rs.	Loan Processing Fee
		Up to 100,000	- LKR 1750
		100,001-200,000	- LKR 2500
		200,001-300,000	- LKR 3500
		300,001-400,000	- LKR 4000
		400,001-500,000	- LKR 5000
		Above 500,000	- 1%
Micro Consumption Loan	}	Loan Amount Rs.	Loan Processing Fee
		Up to 100,000	- LKR 2000
		100,001-150,000	- LKR 2900
		150,001-250,000	- LKR 3900
		250,001-500,000	- LKR 5000
CBO Loan	}	Loan Amount Rs.	Loan Processing Fee
		Up to 500,000	- LKR 5000
		Above 500,000	- 1%

		Ccy	Flat	%	Min	Max
4	IMPORTS					
4.1	Issuance of Documentary credits denominated in FCY					
	Commission charged per quarter	LCY		0.25%	LKR 5,000/-	
		FCY		0.25%	USD 50/-	
	SWIFT Charges	LCY	LKR 5,000/-			
		FCY	USD 50/-			
	4.1.1 Amendment to documentary credits					
	Except enhancements of value or extension to credit	LCY	LKR 3,000/-			
		FCY	USD 25/-			
	Import Letter of Credit cancellation fee	LCY	LKR 3,000/-			
		FCY	USD 30/-			
	SWIFT Charges	LCY	LKR 4,000/-			
		FCY	USD 20/-			
	4.1.2 Expired LCs revalidating/Handling documents					
		LCY	LKR 2,500/-			
			per month			
		FCY	USD 15/-			
			per month			
	4.1.3 Draft LC (Issuances/processed)					
		LCY	LKR 2,000/-			
		FCY	USD 20/-			
	4.1.4 Draft LCs not processed					
		LCY	LKR 4,000/-			
		FCY	USD 40/-			
	4.1.5 Negotiation Commission					
	Sight					
	Commission of invoice value	FCY		0.25%	USD 35/-	
	Commission of invoice value	LCY		0.10%	LKR 3,500/-	
	Commission in lieu of exchange	FCY		0.25%	USD 25/-	
	Acceptance or Deferred Payment					
	Commission	LCY		0.25%	LKR 3,500/-	
				per Quarter		
		FCY		0.25%	USD 35/-	
				per Quarter		

Discrepancy Fee Fee to be levied on each set of discrepant documents. Notwithstanding any instructions to the contrary, this charge will be for the Beneficiary's account. In addition the cost of remitting payment will be levied.			Cost of remittance at USD 40/- or equivalent per message			
4.2 Documentary Collections 4.2.1 Documents against Payment (DP) Commission on face value of Bill of Exchange / Invoice Commission in lieu of exchange 4.2.2 Documents against Acceptance (DA) Commission on face value of Bill of Exchange / Invoice Commission in lieu of exchange Acceptance Commission If Bill of Lading is consigned to the Bank without prior agreement If documents are received direct from the drawer to NDB 4.2.3 Commission on Handling of expired DA Documents 30 days after due date Bills not settled after 30 days Return of unpaid Bills of Exchange Closure of unpaid DA Bills Settlement of DA Bills after closure of files (180 days from due date) in addition to 4.2.3	(will be deducted from proceeds)	LCY FCY LCY FCY FCY LCY FCY LCY FCY LCY FCY LCY FCY	0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25%	LKR 3,500/- USD 35/- USD 25/- LKR 3,500/- USD 35/- USD 35/- LKR 3,500/- USD 35/- USD 50/- USD 35/- LKR 3,000/- per month USD 30/- per month USD 100/- LKR 2,500/- USD 25/- LKR 3,500/- per month USD 35/- per month	LKR 3,500/- USD 40/- LKR 5,000/- USD 50/-	
4.3 Shipping Guarantee Commission on invoice value per month – until cancellation Cancellation Fee (if the guarantee is over 6 months)		LCY FCY LCY FCY	0.50% 0.50% 0.50%	LKR 4,000/- USD 40/- LKR 5,000/- USD 50/-		

4.4	Endorsing Advance Documents Commission		LCY FCY	LKR 3,500/- USD 35/-			
4.5	SWIFT CHARGES LC		LCY FCY	LKR 5,000/- USD 50/-			
	Others		LCY FCY	LKR 2,000/- USD 20/-			
4.6	Transfer of Documents to another Local Bank		LCY	LKR 5,000/-			
5 EXPORTS							
5.1	Documentary Credits - Advising Advising Charges	Customer	LCY FCY	LKR 3,000/- USD 30/-			
		Non Customer	LCY FCY	LKR 5,000/- USD 40/-			
	Amendment Advising Charges	Customer	LCY FCY	LKR 2,000/- USD 20/-			
		Non Customer	LCY FCY	LKR 3,000/- USD 30/-			
	Transfer of Documentary Credit (per Transfer)		LCY FCY	LKR 10,000/- USD 100/-			
	Transfer of Documentary Credit Amendment (per Transfer)		LCY FCY	LKR 5,000/- USD 50/-			
5.2	Bills under documentary credits Commission		LCY FCY		0.25% 0.25%	LKR 3,500/- USD 35/-	N/A N/A
	Commission in lieu of exchange		FCY		0.25%	USD 25/-	N/A
	Discrepancy Fee		LCY FCY	LKR 2,500/- USD 25/-			
	Handling fee if more than three B/Ls per bill		LCY FCY	LKR 2,000/- Per Set USD 25/- Per Set			
	Additional copies to be printed		LCY FCY	LKR 500/- Per Set USD 5/- Per Set			

5.3	Documentary Collections						
	Commission	(No Maximum if bills are purchased)	LCY		0.25%	LKR 3,500/-	LKR 15,000/-
		(No Maximum if bills are purchased)	FCY		0.25%	USD 35/-	USD 150/-
	Commission in lieu of exchange		FCY		0.25%	USD 25/-	N/A
	Additional copies to be printed		LCY	LKR 500/- Per Set			
			FCY	USD 5/- Per Set			
5.4	FCY Cheques & Bank Drafts						
	Credited to FCY A/C				0.125%	USD 10/-	N/A
	Credited to LCY A/C				0.125%	LKR 750/-	N/A
5.5	Confirmation of Export Proceeds						
	First 5 transactions			LKR 2,000/-			
	Excess of 5 transactions (per transaction)			LKR 500/-			
5.6	Courier Charges (Depends on weight)						
	For packages less than 500g		LCY	LKR 3,500/-			
			FCY	USD 30/-			
5.7	Postage (Depends on weight)						
	Local Delivery		LCY	LKR 500/-			
			FCY	USD 5/-			
5.8	SWIFT Charges						
	Per Message		LCY	LKR 3,000/-			
			FCY	USD 15/-			
6 BANK GUARANTEES							
6.1	Letter of Guarantees Issuance & Amendments (Extension / Enhancements)						
	All facilities other than cash	Retail & SME	LCY		3% p.a.	LKR 3,500/-	N/A
			FCY		3% p.a.	USD 35/-	N/A
		Corporate	LCY		2% p.a.	LKR 3,500/-	N/A
			FCY		2% p.a.	USD 35/-	N/A
	100% Cash Collateral		LCY		1% p.a.	LKR 3,500/-	N/A
			FCY		1% p.a.	USD 35/-	N/A
	100% Cash Margin		LCY		1% p.a.	LKR 3,500/-	N/A
		FCY		1% p.a.	USD 35/-	N/A	
	Amendment other than Extension & Enhancement		LCY	LKR 3,000/-			
			FCY	USD 30/-			
	Amendment if guarantee is expired		LCY	LKR 2,500/-			
			FCY	USD 25/-			

6.2	Guarantees against Counter Guarantee Requested by overseas correspondents				2% p.a.	USD 100/-	
6.3	SWIFT Charge (per message)		LCY FCY	LKR 3,000/- USD 15/-			
6.4	Special Format Charge (per transaction)		LCY FCY	LKR 3,000/- USD 25/-			
6.5	Claim handling charges		LCY FCY	LKR 3,000/- USD 30/-			
6.6	Advising Guarantees issued by Foreign Banks without any responsibility of the Bank		LCY FCY	LKR 3,000/- USD 30/-			
6.7	Issuance of Draft Guarantees		LCY FCY	LKR 2,000/- USD 20/-			

Annexure 1 (w.e.f 01.09.2019)

CREDIT CARD TARIFF STRUCTURE (LK)						
		Type of the Credit Card				
		Non Premier			Premier	
		Silver	Gold	Platinum	Signature	Infinite
1	Interest Rate % p.a. (Retail Purchase)	31.80%	31.80%	30%	30%	28%
2	Interest Rate % p.a. (Cash Advance)	31.80%	31.80%	30%	30%	28%
3	Joining Fee - Primary / Corporate Cards	1500	1500	2500	2500	2500
4	Joining Fee - Supplementary / Add-on	1000	1000	1500	1500	1500
5	Annual Fee - Primary / Corporate Cards **	1500	2500	3500	5000	6500
6	Annual fee - Supplementary / Add-on **	750	1000	1500	2000	2500
7	Minimum Payment Due	5%	5%	5%	5%	5%
8	Late Payment Fee	1000	1000	1000	1000	1000
9	Cash Advance Fee - Local	750	750	750	750	750
10	Cash Advance Fee - International	750	750	750	750	750
11	Primary Card - Re-Issuance / Replacement Fee	1000	1000	1500	1500	1500
12	Supplementary Card - Re Issuance / Replacement	750	750	1000	1000	1000
13	PIN Replacement Fee - Primary/ Supplementary Card	150	150	150	150	150
14	Over Limit Fee	1000	1000	1000	1000	1000
15	Limit Enhancement Fee - Permanent	1000	1000	1000	FOC	FOC
16	Limit Enhancement Fee - Urgent / Temporary	500	500	500	FOC	FOC
17	Cheque Return Fee	1000	1000	1000	1000	1000
18	Duplicate Statement Fee (per copy) less than 1 Year	300	300	300	300	300
19	Balance Confirmation Certificate Charges (Visa, Tax etc.)	500	500	500	500	500
20	Voucher Copy Fee - Local / International	500	500	500	500	500
21	Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days	51 Days

** Annual Fee is charged on the date of Card Activation

Taxes as applicable

Annexure II

Type of Confirmation		Request made by	Standard SLA	Normal Service Fee	Express Service Fee (1 Working Day)
1	Month-end/Year-end Confirmations - Retail - Non PRV - Standard Format	Customers	3 Working Days	Rs. 500.00	Rs. 750.00
2	Month-end/Year-end Confirmations - Retail - PRV - Standard Format	Customers	1 Working Day	Rs. 500.00	
3	Month-end/Year-end Confirmations - Corporate and SME Institutions - Account Level - Standard Format	Customers	3 Working Days	Rs. 750.00	Rs. 1,250.00
4	Month-end/Year-end Confirmations - Corporate and SME Institutions - Comprehensive - Standard Format	Customers	3 Working Days	Rs. 1,500.00	Rs. 2,500.00
5	Balance Confirmations for Visa Purposes - All Customers - Standard Formats	Customers	Within 1 Working Day. Requests received after 12pm will be processed the next day	Rs. 750.00	
6	Confirmations for Visa Purposes - All Customers - Special Format	Customers	Within 1 Working Day. Requests received after 12pm will be processed the next day	Rs. 2,000.00	
7	Confirmations as of a non- month-end - Retail - Standard Format	Customers	10 Working Days	Rs. 2,000.00	
8	Confirmations as of a non- month-end - Corporate and SME Institutions - Account Level - Standard Format	Customers	10 Working Days	Rs. 2,500.00	

Annexure III

Tariff - NDB TRAVELPAL

Product Feature	Fee
Annual Fee	Free of charge
Validity Period	3 Years
Issuance Fee - Non Personalized Card	USD 2
Issuance Fee - Personalized Card	USD 5
Top Up Fee	1.00%
Refund Fee - Over the counter	USD 1
Card Re-issuance/renewal Fee	USD 1
PIN Re-issuance Fee	USD 1
International ATM Cash withdrawal - Per transaction	USD 2
International ATM Balance Inquiry - Per inquiry	USD 1
Local Cash withdrawal - Per transaction	*Not Allowed
Local Balance Inquiry - NDB ATM	USD 1
SMS Alert Fee	Free of Charge
Free Travel Insurance Policy - Entitled Minimum Load	USD 100
Maximum Loading / Re- Loading Amount	USD 10,000
Minimum Loading/Re- Loading Amount	USD 100
Transactional Limit	
Daily POS Transaction Limit	USD 5,000
Daily ATM Withdrawal Limit	USD 1,000

* As per Central Bank of Sri Lanka regulations