

**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
<b>I. CURRENT &amp; SAVINGS ACCOUNTS (RETAIL /SME / CORPORATE)</b>		
<b>I.1 Initial Deposit.</b>		
<b>I.1.1 Current Accounts</b>		
	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/-
<b>I.1.2 Savings Accounts</b>		
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/-
<b>I.2 Intraday charge</b>		
Intraday below LKR 1,000,000		LKR 500/-
Intraday LKR 1,000,000 - LKR 5,000,000		LKR 1,500/-
Intraday over LKR 5,000,000		LKR 2,500/-
<b>I.3 Minimum average monthly balance requirement</b>		
<b>Current Accounts</b>		
	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/-
<b>Savings Accounts</b>		
Easy Saver		LKR 1,000/-
Big Saver		LKR 1,000/-
Big Saver Plus		LKR 25,000/-
Aachara - Pensioners & Senior Citizens Account		LKR 200/-
Araliya - Women's Savings Account		LKR 1,500/-
Real Saver		LKR 1,000/-
Vismitha		LKR 1,000/-
Salary Max Savings		N/A
Corporate Saver		LKR 1,000,000/-
High-End Saver		LKR 1,000,000/-
Money Market Savings		LKR 1,000,000/-
<b>I.3.1 Service charge for Balances falling below the 'minimum average'.</b>		
<b>Current Accounts</b>		
LKR Standard Current Accounts	}	LKR 1,000/-
LKR Business Current Accounts		LKR 5,000/-
Business -Class		LKR 10,000/-
Business -Premier		LKR 500/-
Aachara - Pensioners & Senior Citizens Current Account		USD 25/-
FCBU Current Accounts (Based on each currency)		GBP 20/-
		EUR 25/-
		CHF 25/-
		NZD 40/-
		JPY 3,000/-
		AUD 35/-
		CAD 35/-
		DKK 160/-
		CNY 160

<b>Savings Accounts</b>		
Aachara - Pensioners & Senior Citizens Account		N/A
Big Saver Plus		LKR 250/-
Corporate Saver		LKR 5,000/-
High-End Saver		LKR 5,000/-
Money Market Savings		LKR 5,000/-
Service charge for Balances falling below the 'minimum average' (Savings Accounts )		Rs.50/- Charge for accounts falling below a monthly Average Balance < Rs 1,000/-
<b>1.4 Charges for closure of Accounts</b>		
Current	Voluntary closure	LKR 1,000/-
	Bad conduct	LKR 2,000/-
Savings		LKR 250/-
Closure of Minor Savings accounts on special approval		LKR 1,500/-
foreign Currency Accounts		
Foreign Currency Accounts		USD 5/-
<b>1.5 Issuance of Cheque Books/ Continuous leaves/ Passbooks</b>		
	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/-
<b>1.6 Stop payment charges</b>		
<b>1.6.1 Stop Payment of Local Drafts</b>		
	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/-
<b>1.6.2 Stop payment of Foreign Drafts</b>		
As per the drawee bank charges + LKR 1,800/- or USD 15		
<b>1.7 Local Cheque Purchase commission - 0.75%</b>		
Min LKR 2,500/-		
Salary cheques drawn by the Govt or reputed Private companies acceptable to the Bank		
FOC		
<b>1.8 Cheques Sent on Marked for Payment</b>		
	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 LKR500,000/-)	LKR 3,500/-
<b>1.9 Cheque Returns - Per Cheque</b>		
<b>1.9.1 Outward cheque returns</b>		
	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/-
<b>1.9.2 Inward clearing cheque return charges</b>		
LKR 250/-		
<b>1.9.3 Foreign Currency Drafts /</b>		
USD 10/- + correspondent bank charges		
<b>1.9.4 Image of a paid cheque to be given at customer's request</b>		
Transfer Cheques	Within 6 months	LKR 200/-
	More than 6 months	LKR 550
Cheques paid through CITS		LKR 200/-

2 REMITTANCES			
<b>2.1 Inward Remittances</b>			
<b>2.1.1 Remittance in Foreign Currency (FCY) Credited to LKR /FCY accounts</b>			
	<b>Corporate &amp; SME Customers</b>	LKR 0.1% FCY 0.1%	<b>Min</b> LKR 600/- USD 5/-
	<b>Retail Customers</b>	LKR & FCY	<b>Max</b> LKR3,000/- USD25/-
			Free
<b>2.1.2 FCY Drafts and Cheques Sent on Collection</b>			
	Upto LKR 20,000		LKR 250/- Flat
	LKR 20,001 to LKR 100,000		LKR 400/- Flat
	Over LKR 100,000 - 0.125%		<b>Min</b> LKR 600/-
			<b>Max.</b> LKR 3,000/-
<b>2.1.3 Cheques &amp; Bank Drafts Purchased and Credited to Account (Retail and Corporate customers)</b>			
	Credit to Personal Accounts - 0.125% - LKR/FCY		<b>Min</b> LKR 2,500/-
	Credit to Corporate & SME 0.125% - LKR		LKR 4,200/- + Stamp duty
	Credit to Corporate & SME 0.5% - FCY		LKR 2,500/- LKR 4,200/- + Stamp duty USD 10/-
<b>2.2 Outward Remittances</b>			
<b>2.2.1 Drafts ( Flat)</b>			
	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/-
<b>2.2.2 Pav Orders</b>			
	Commission - customers		LKR 550/-
	Commission - non-customers		LKR 2,000/-
	Cancellation or Lost - Stop Payment (Irrespective of client)		LKR 1,500/-
<b>2.2.3 Outward SLIPS</b>			
	Single/Bulk payments		LKR 50/- ( Per txn)
<b>2.2.4 Common electronic Funds transfer Switch (CEFTS)</b>			
	Through Internet banking (per transaction)		LKR 50/-
	Over the counter		LKR 100/-
	LankaPay Online Payment Platform (LPOPP) - For Customs payments (Note : Shall be applied in addition to the CEFT charge )		LKR 500/-
<b>2.2.5 Outward Telegraphic Transfers (OTT)</b>			
		LKR Accounts 0.125%	<b>Min</b> LKR 2,500/- + SWIFT charges LKR 3,000/-
		FCY Accounts 0.125%	<b>Max</b> LKR 6,000/-
			<b>Min</b> USD 20/-
			<b>Max</b> USD 50/-
			+ SWIFT charges USD 12/-
	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 3,000/-
	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 6,000/-
<b>2.2.6 RTGS</b>			
			LKR 400/-
<b>2.2.7 Transmission cost per message (SWIFT cost)</b>			
	LKR	Brief SWIFT sent on behalf of client - Miscellaneous investigation	LKR 2,000/-
	FCY account	Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT)	USD 10
	LKR account		LKR 2,000/-
	FCY account		USD 10/-
<b>2.2.8 Foreign Currency Notes commission (For travel)</b>			
<b>2.2.8.1 Issuance</b>			
	Customer		<b>Min.</b> 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/-
<b>2.2.8.2 Encashment</b>			
			Free







251 - 500	LKR 5,000/-
501 - 750	LKR 7,000/-
751 - 1000	LKR 9,000/-

**4. IMPORTS - Page No 16 - 18**

**5. EXPORTS - Page No 18 - 19**

**7. LOANS/OVERDRAFT/GUARANTEES**

**7.1 Debit Interest - Overdraft**

**PENAL INTEREST RATES**

Overdrawn Current Accounts / Excess on Overdraft Facilities - 30% p.a

( Includes excesses above approved

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/settlemet 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 – 499,999.99	LKR 5,000/-	LKR 10,000/-	LKR 7,500/-
500,000 - 999,999.99	LKR 7,500/-	LKR 10,000/-	LKR 7,500/-
1,000,000 – 1,999,999.99	LKR 9,000/-	LKR 11,500/-	LKR 9,000/-
2,000,000 – 6,000,000.00	LKR 10,000/-	LKR 12,500/-	LKR 10,000/-
6,000,001 – 10,000,000.00	LKR 20,000/-	LKR 22,500/-	LKR 20,000/-
>10,000,000.00	LKR 25,000/-	LKR 27,500/-	LKR 25,000/-

**7.5 Early settlement fee for Personal Loans**

General - 5% of Capital Payment  
 Doctors - 2.5% of Capital Payment  
 Default penalty charge - Current Rate + 4%

**Previous DML**

Variable Rate  
 Fixed rate  
 Lower Fixed rate  
 Variable Rate  
 Higher Fixed Rate

**New DML ( Top Up )**

Fixed rate  
 Variable Rate  
 Higher Fixed Rate  
 Variable Rate  
 Lower Fixed Rate

**Top Up Charges**

Waived  
 4%  
 Waived  
 Waived  
 4%

**Medical officers**

Waived  
 2%  
 Waived  
 Waived  
 2%

**7.6 Housing Loans & Leasing**

**Housing**

Processing Fee 2% maximum LKR 55,000/-  
 Early Settlement Charges 4% capital payment  
 Default penalty

**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**  
 Lease  
 Loan

Valuation fee will be fully paid by the client to the valuer.

LKR 8,220/-  
 LKR 8,220/- + 0.2%

10% intrest 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**

( 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

**7.10 Aachara Loans**

**Processing Fee**

New Loans  
 Top Up Loans

**Early settlements**

Part settlement  
 Full settlement

**Top up charges**

Existing loan	New Loan	Charges
Lower Fixed Rate	Higher Fixed Rate	Waived
Higher Fixed Rate	Lower Fixed Rate	Waived

LKR 1000/-  
 As a separate Loan LKR 2000/-  
 Settling with the existing loan LKR 3000/-

3% of the settlement Amount  
 4% of the current capital outstanding balance

Penal Rate	4% + Current
7.11 Pawning & Gold Loans	
Processing Fee	LKR 100/-
<b>8. PROJECT FINANCE</b>	
Prepayment Damages	4% on the amount pre paid
Penal Interest	4% on LKR denominated loans and 3% on Foreign Currency
<b>9. LEGAL FEE STRUCTURE FOR BONDS &amp; OTHERS</b>	
<b>9.1 Bonds</b>	
Immovable - Primary	<p>Upto 0.5 mn – 1.5% ( Min LKR 5,000/-)</p> <p>0.5 mn - 1.0 mn – 1% ( Min LKR 7,500/-)</p> <p>1mn to 25 mn - 0.75% ( Min LKR 10,000/-)</p> <p>30mn to 100 mn – LKR 312,500 for the first LKR 50mn + 0.3% upto 450,000/-</p> <p>Above 100mn -0.3% with a cap of LKR 450,000/-</p>
Immovable - Further	<p>Upto 0.5 mn – LKR 5,000</p> <p>0.5 mn - 1.0 mn – LKR 5,000/- + 0.7% for excess over 0.5 mn</p> <p>5mn to 25 mn –LKR 28,500 + 0.4% for the excess over 5mn</p> <p>Above 25mn – 0.3% with a cap of LKR 450,000/-</p>
Movable - Primary	<p>Upto 0.5 mn – 1.5% ( Min LKR 5,000/-)</p> <p>0.5 mn - 1.0 mn – 1% ( Min LKR 7,500/-)</p> <p>1mn to 25 mn - 0.75% ( Min LKR 10,000/-)</p> <p>25 to 50 mn – LKR 187,000/- for the first LKR 25mn + 0.5%</p> <p>50mn to 100 mn – LKR 312,500 for the first LKR 50mn + 0.3%</p> <p>Above 100mn - 0.3% with a cap of LKR 450,000/-</p> <p><b>* Personal Loans - 0.2% with a cap of LKR 10,000/-</b></p>
Movable - Further	<p>Upto 0.5 mn – LKR 5,000/-</p> <p>0.5 mn - 1.0 mn – LKR 5,000/- + 0.7% for excess over 0.5 mn</p> <p>1mn to 5 mn – LKR 8,500/- + 0.5% for the excess over 1mn</p> <p>Above 25mn – 0.3% with a cap of LKR 450,000/-</p> <p><b>* Personal Loans - 0.2% with a cap of LKR 10,000/-</b></p>
Stocks - Primary/Further	<p>Upto 1mn- LKR 10,000/-</p> <p>1mn to 2mn – LKR 15,000/-</p> <p>2mn to 10mn – LKR 35,000/-</p> <p>10mn to 25 mn – LKR 50,000/-</p> <p>25mn to 30 mn – LKR 60,000/-</p> <p>30mn to 40 mn – LKR 70,000/-</p> <p>40mn to 50 mn – LKR 80,000/-</p> <p>50mn to 60mn – LKR 100,000/-</p> <p>60mn to 70 mn – LKR 120,000/-</p> <p>70 mn to 80 mn – LKR 140,000/-</p> <p>80mn to 99.999 mn – LKR 160,000/-</p> <p>100mn and above – LKR 175,000/-</p>
Lease Receivables - Primary/Further	<p>Upto 200mn – LKR 100,000/-</p> <p>Above 200mn- LKR 200,000/-</p>
Housing - Primary	<p>Upto 0.5 mn – 1.5% ( Min LKR 5,000/-)</p> <p>0.5 mn - 1.0 mn – 1% ( Min LKR 7,500/-)</p> <p>25 to 50 mn – LKR 187,000/- for the first LKR 25mn + 0.5%</p> <p>Above 50mn – LKR 312,500/- for the first LKR 50mn + 0.3% upto</p>
Housing - Further	<p>Upto 0.5 mn – LKR 5,000/-</p> <p>0.5 mn - 1.0 mn – LKR 5,000/- + 0.7% for excess over 0.5 mn</p> <p>1mn to 5 mn – LKR 8,500/- + 0.5% for the excess over 1mn</p> <p>5mn to 25 mn –LKR 28,500/- + 0.4% for the excess over 5mn</p> <p>Above 25mn – LKR 108,500/- + 0.3% for the excess of LKR</p>
<b>9.2 Others ( Ancillary work)</b>	
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**

	<u>Business Star</u>	<u>Business Class</u>	<u>Business Premier</u>
Debit Card issuance	Waived off	Waived off	Waived off
Pay order issuance	Standard Tariff	50% Waiver of Standard Tariff	Waived off
FCY draft issuance	Standard Tariff	50% Waiver of Standard Tariff	Waived off
Standing Order Set up Fee	50% Waiver of Standard Tariff	Waived off	Waived off
Salary Transfers	Waived off for Salary transfers to NDB accounts.	Waived off for Salary transfers to NDB accounts.	Waived off for Salary transfers to both NDB and Other Bank accounts
Cheque Book Issuance Charges	1st Cheque book free of charge	Waived off	Waived off
Cheque leaves	N/A	Branded cheque leaves to be issued	Branded cheque leaves to be issued
Continuous Leaves	Standard Tariff	Standard cheque book issuance charges waived off. Standard Continuous leaves charges to be applied.	Standard cheque book issuance charges waived off. Standard Continuous leaves charges to be applied.
Sweep-in/out Facility	Waived off	Waived off	Waived off
Inward chq return charges	Waived off for cheque warehousing clients	Waived off	Waived off
E-windows	Inquiry option FOC	50% Waiver on full module charge	Waived off
LC	Letters of Credit (LC) FCY & LKR 0.2%	Letters of Credit (LC) FCY & LKR 0.175% , Min 2,000	Letters of Credit - issuance commission waived off
Collection Bills	Collection bills at 0.2%	Collection Bills 0.125% - Min 2,000	Collection bills at 0.1% - Min LKR 2,000
Outward TT payments	Standard Tariff	LKR Accounts - LKR 2,500	LKR Accounts - LKR 2,000 commission
		FCY Accounts - USD 20 or equivalent	FCY Accounts - USD 15 or equivalent
		* SWIFT charges to be applied as per standard tariff for all TT payments.	
Inward TT Charges	FCY Accounts	USD 5	USD 3
	LKR Accounts	LKR 600	LKR 400
			Waived off

**11. MICRO FINANCE LOAN PROCESSING FEES**

Loan Type	Loan Amount Rs.	Loan Processing Fee
Micro Livelihood Loan	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	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	Up to 500,000	- LKR 5000
	Above 500,000	- 1%

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

<b>Discrepancy Fee</b> 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			
<b>4.2 Documentary Collections</b>  <b>4.2.1 Documents against Payment (DP)</b> Commission on face value of Bill of Exchange / Invoice  Commission in lieu of exchange  <b>4.2.2 Documents against Acceptance ( DA)</b> 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  <b>4.2.3 Commission on Handling of expired DA Documents 30 days after due date</b> 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%   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 35/-   LKR 3,500/- USD 35/-  LKR 3,500/- 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		

<b>4.3 Shipping Guarantee</b> Commission on invoice value per month – until cancellation  Cancellation Fee ( if the guarantee is over 6 months )		LCY FCY		0.50% 0.50%	LKR 4,000/- USD 40/-	
<b>4.4 Endorsing Advance Documents</b> Commission		LCY FCY	LKR 3,500/- USD 35/-			
<b>4.5 SWIFT CHARGES</b> LC  Others		LCY FCY	LKR 5,000/- USD 50/-			
<b>4.6 Transfer of Documents to another Local Bank</b>		LCY	LKR 5,000/-			
<b>5 EXPORTS</b>						
<b>5.1 Documentary Credits - Advising</b> Advising Charges  Amendment Advising Charges  Transfer of Documentary Credit (per Transfer)  Transfer of Documentary Credit Amendment (per Transfer)	Customer  Non Customer  Customer  Non Customer	LCY FCY	LKR 3,000/- USD 30/-  LKR 5,000/- USD 40/-  LKR 2,000/- USD 20/-  LKR 3,000/- USD 30/-  LKR 10,000/- USD 100/-  LKR 5,000/- USD 50/-			

5.2	<b>Bills under documentary credits</b>						
	Commission		LCY		0.25%	LKR 3,500/-	N/A
			FCY		0.25%	USD 35/-	N/A
	Commission in lieu of exchange		FCY		0.25%	USD 25/-	N/A
	Discrepancy Fee		LCY	LKR 2,500/-			
			FCY	USD 25/-			
	Handling fee if more than three B/Ls per bill		LCY	LKR 2,000/- Per Set			
			FCY	USD 25/- Per Set			
			LCY	LKR 500/- Per Set			
	Additional copies to be printed		FCY	USD 5/- Per Set			
5.3	<b>Documentary Collections</b>						
	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	<b>FCY Cheques &amp; Bank Drafts</b>						
	Credited to FCY A/C				0.125%	USD 10/-	N/A
	Credited to LCY A/C				0.125%	LKR 750/-	N/A
5.5	<b>Confirmation of Export Proceeds</b>						
	First 5 transactions			LKR 2,000/-			
	Excess of 5 transactions (per transaction)			LKR 500/-			
5.6	<b>Courier Charges (Depends on weight)</b>						
	For packages less than 500g		LCY	LKR 3,500/-			
			FCY	USD 30/-			
5.7	<b>Postage (Depends on weight)</b>						
	Local Delivery		LCY	LKR 500/-			
			FCY	USD 5/-			
5.8	<b>SWIFT Charges</b>						
	Per Message		LCY	LKR 3,000/-			
			FCY	USD 15/-			

6 BANK GUARANTEES							
6.1	<b>Letter of Guarantees Issuance &amp; Amendments (Extension / Enhancements)</b> All facilities other than cash	Retail & SME	LCY FCY		3% p.a. 3% p.a.	LKR 3,500/- USD 35/-	N/A N/A
		Corporate	LCY FCY		2% p.a. 2% p.a.	LKR 3,500/- USD 35/-	N/A N/A
	100% Cash Collateral		LCY FCY		1% p.a. 1% p.a.	LKR 3,500/- USD 35/-	N/A N/A
	100% Cash Margin		LCY FCY		1% p.a. 1% p.a.	LKR 3,500/- USD 35/-	N/A N/A
	Amendment other than Extension & Enhancement		LCY FCY	LKR 3,000/- USD 30/-			
	Amendment if guarantee is expired		LCY FCY	LKR 2,500/- USD 25/-			
6.2	<b>Guarantees against Counter Guarantee</b> Requested by overseas correspondents				2% p.a.	USD 100/-	
6.3	<b>SWIFT Charge (per message)</b>		LCY FCY	LKR 3,000/- USD 15/-			
6.4	<b>Special Format Charge (per transaction)</b>		LCY FCY	LKR 3,000/- USD 25/-			
6.5	<b>Claim handling charges</b>		LCY FCY	LKR 3,000/- USD 30/-			
6.6	<b>Advising Guarantees issued by Foreign Banks without any responsibility of the Bank</b>		LCY FCY	LKR 3,000/- USD 30/-			
6.7	<b>Issuance of Draft Guarantees</b>		LCY FCY	LKR 2,000/- USD 20/-			



CREDIT CARD TARIFF STRUCTURE (LKR)						
		Type of the Credit Card				
		Non Premier			Premier	
		Silver	Gold	Platinum	Signature	Infinite
1	Interest Rate % p.a. (Retail Purchase)	18%	18%	18%	18%	18%
2	Interest Rate % p.a. (Cash Advance)	18%	18%	18%	18%	18%
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
22	Balance Transfer	0.7% on Balance Transfer amount per month				
23	Priority Pass Facility Issuance Fee	N/A	N/A	2000	FOC	FOC
24	Priority Pass Facility fee per Visit (Minimum)	N/A	N/A	\$ 32	\$ 32 ***	\$ 32 ***

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

\*\*\* First visit will be free for Signature and Infinite Cardholders

Taxes as applicable

**Annexure II**

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

*Annexure III*

**Tariff - NDB TRAVELPAL**

<b>Product Feature</b>	<b>Fee</b>
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
<b>Transactional Limit</b>	
Daily POS Transaction Limit	USD 5,000
Daily ATM Withdrawal Limit	USD 1,000

\* As per Central Bank of Sri Lanka regulations