

NATIONAL DEVELOPMENT BANK PLC



TARIFF BOOKLET

Revised Version

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 500,000/-	
Business - Class	LKR 2,500,000/-	
Business -Premier	LKR 10,000,000/-	
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		
Intraday below LKR 1,000,000	LKR 1000/-	
Intraday LKR 1,000,001 - LKR 5,000,000	LKR 2000/-	
Intraday LKR 5,000,001 - LKR 10,000,000	LKR 3,500/-	
Intraday above LKR 10,000,001	LKR 5,000/-	
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/-	
Savings Accounts		
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/-	
1.3.1 Service charge for Balances falling below the 'minimum average'.		
Current Accounts		
LKR Standard Current Accounts	} LKR 1,000/-	
LKR Business Current Accounts		
Business -Class		
Business -Premier		
Aachara - Pensioners & Senior Citizens Current Account		
FCBU Current Accounts (Based on each currency)		
		USD 25/-
		GBP 20/-
	EUR 25/-	
	CHF 25/-	
	NZD 40/-	
	JPY 3,000/-	
	AUD 35/-	
	CAD 35/-	
	DKK 160/-	
	CNY 160	

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

2 REMITTANCES			
2.1 Inward Remittances			
2.1.1 Remittance in Foreign Currency (FCY) Credited to LKR/FCY accounts			
Corporate & SME Customers	LKR 0.1% FCY 0.1%	Min USD 3/- USD 5/-	Max USD 10/- USD 25/-
Retail Customers	LKR & FCY	Free	
2.1.2 FCY Drafts and Cheques Sent on Collection			
Upto LKR 20,000 LKR 20,001 to LKR 100,000 Over LKR 100,000 - 0.125%		LKR 250/- Flat LKR 400/- Flat Min LKR 600/-	Max. LKR 3,000/-
2.1.3 Cheques & Bank Drafts Purchased and Credited to Account (Retail and Corporate customers)			
Credit to Personal Accounts - 0.125% - LKR/FCY Credit to Corporate & SME 0.125% - LKR Credit to Corporate & SME 0.5% - FCY		Min LKR 2,500/- LKR 2,500/- USD 10/-	Max. LKR 4,200/- + Stamp duty LKR 4,200/- + Stamp duty
2.2 Outward Remittances			
2.2.1 Drafts (Flat)			
Customers Non customers Cancellation of Drafts Cancellation and Reissuance of Draft FCY Accounts FCY Draft cancellation FCY Draft cancellation & reissuance		USD 3/- USD 6/- USD 3/- USD 3/+ Reissuance cost of USD 5/- USD 10/- USD 5/- USD 5/- + USD 10/-	
* Corresponding Bank charge of EUR 30/- will be charged for Draft issued in EUR drawn on Commerze Bank AG Frankfurt. in addition to the Draft issuance Commission			
2.2.2 Pay Orders			
Commission - customers Commission - non-customers Cancellation or Lost - Stop Payment (Irrespective of client)		LKR 550/- LKR 2,000/- LKR 1,500/-	
2.2.3 Outward SLIPS			
Single/Bulk payments		LKR 50/- (Per txn)	
2.2.4 Common electronic Funds transfer Switch (CEFTS)			
Through Internet banking (per transaction) Over the counter LankaPay Online Payment Platform (LPOPP) - For Customs payments (Note : Shall be applied in addition to the CEFT charge)		LKR 30/- LKR 100/- LKR 500/-	
2.2.5 Outward Telegraphic Transfers (OTT)			
Retail Mass customers TT payments outside Sri Lanka from FCY/LKR accounts TT payments within Sri Lanka from FCY/LKR accounts Domestic Banking Unit - DBU (Other Customers) TT payments outside Sri Lanka from FCY accounts (Commission +1 SWIFT message) TT payments outside Sri Lanka from LKR accounts (Commission +1 SWIFT message) - Change Effective from 18.04.2023 TT payments within Sri Lanka from FCY accounts (Commission + 2 SWIFT messages) TT payments within Sri Lanka from LKR accounts (Commission + 2 SWIFT messages) - Change Effective from 18.04.2023 Foreign Currency Banking Unit - FCBU TT payments outside Sri Lanka from FCY accounts (Commission +1 SWIFT message) TT payments within Sri Lanka from FCY accounts (Commission +2 SWIFT messages) Education / University payments related OTTs		Min 2.0% 2.0% Flat USD 35 2.0% Flat USD 35 2.0% 0.125% 0.125% Flat USD 40/-	Max USD 100/- USD 100/- USD 12/- USD 12/- USD 24/- USD 12/- USD 24/- USD 24/- USD 20/- USD 50/- USD 20/- USD 50/- USD 12/-
2.2.6 RTGS			
		LKR 400/-	
2.2.7 Transmission cost per message (SWIFT cost)			
Brief SWIFT sent on behalf of client - Miscellaneous investigation LKR account FCY account Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT) LKR account FCY account		LKR 2,000/- USD 10 LKR 2,000/- USD 10/-	
2.2.8 Foreign Currency Notes commission (For travel)			
2.2.8.1 Issuance			
Customer Non customer Cash masters (payments requested by shipping agencies to pay wages for the marine crew)		3.00% 3.00% 3.00%	Min.

2.2.8.2 Encashment	Free
3 ADDITIONAL SERVICES	
3.1 Standing Orders (SO)	
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.	
3.2 Issuance of Withholding Tax Certificates On Fixed Deposits Savings/Call Accounts – Per Certificate	
Initial Certificate	Free
More than 12 months	LKR 1,000/-
Charges on Savings Accounts	
Passbook Re-placement	LKR 500/-
Charges for Savings account closure	LKR 250/-
Foreign Currency Accounts	USD 5/-
Charges for Minor Savings accounts closed on special approval (attaining 18 no charges applicable)	LKR 1,500/-
If the minimum balance is not maintained interest will not be paid	LKR 1,500/-
3.3 Pay Order Postage Charges	
Postage - If mailed by the Bank to customers	LKR 75/-
Postage - If mailed by the Bank to non-customers	LKR 150/-
If additional documents are enclosed	LKR 200/-
3.4 Funds Transfers (manual)	
Transfer to own accounts within the Bank - Corporate	LKR 150/- or USD 0.80
Transfer to other accounts within the Bank -Corporate /SME	LKR 250/- or USD 1.20
Fund Transfers Salaries - manual	Retail/SME - LKR 150/- (per Txn)
File upload/Diskette/Pen Drive	Corporate - LKR 150/- (per Txn)
	LKR 50/- (Per credit Txn)
3.5 Sweep-In/ Out Charges Set up charges	
Corporate & SME	LKR 1,000/-(setup fee) + LKR 250/- per month
Retail	LKR 1,000/- (setup fee)
3.6 Utility Bill Payments	
Customer	LKR 50/- (Excluding PRV / PRVS)
Non-Customer (Only cash)	LKR 50/-
3.7 Additional Copies of Statements/ Balance Confirmations/ Other Documents	
3.7.1 Current accounts	
Daily Statements - per month	LKR 3,000/-
Weekly Statements - per month	LKR 1,500/-
Within 6 months - per month	
Personal	LKR 300/-
Corporate	LKR 1,000/-
Over 06 Months - per month	
Personal	LKR 500/-
Corporate	LKR 2,000/-
3.7.2 Savings accounts	
Statement Accounts – Per statement	LKR 200/-
Passbook Account – Per page	LKR 150/-
<u>Please refer Annexure II for detail Tariff</u>	
per customer request - per copy	LKR500/-
3.7.3 Hold Mail (Retain Statement)	
Daily - per month	LKR 2,000/-
Weekly - per month	LKR 1,000/-
Monthly - per month	LKR 750/-
3.8 Safe Deposit Lockers	
Security Deposit	Fixed Deposit - LKR 1,000,000/-
	Savings Account -LKR 250,000/-
Locker Rental Small	LKR 5,000/- per annum
Medium	LKR 7,500/- per annum

Large Lock replacement (To be referred to Administration Dept)	LKR 10,000/- per annum Cost of lock replacement + Bank chg of LKR 2,000/-
3.9 Special cash orders (Direct Deliveries) Below 500k Above 500k	Service Provider's charge + Bank Charge LKR 2,000/- Service Provider's charge + 0.5% of the cash order value (Max)
3.10 Cards, Online Banking & Travelpal Please refer Annexure I for the Good life Credit Card Tariff Please refer Annexure III for Travel Pal Tariff Online banking (Personal accounts) Online bank PIN replacement	Free LKR 100/-
3.11 NEOS (Mobile Banking/Online Banking) Charges 3.11.1 Transaction Charges Transfers between own accounts Transfers to other NDB accounts Transfers to other Bank accounts Bill payments Other NDB Credit card payments Own NDB Credit card payments Pay to Mobile Other Bank Credit card payments Mobile recharge 3.11.2 Annual convenience fee 3.11.3 Annual convenience fee for users with NDB credit card selected as primary account 3.11.4 NEOSBiz - Annual Convenience Fee	FOC FOC LKR 30/- FOC FOC FOC FOC LKR 30/- FOC LKR 750/- LKR 500/- LKR 2,000/-
* Transfers will be sent through CEFTS if the Bank/Financial institute is registered for CEFTS. If not, transfers will be sent through SLIPS as per the current cut-off times	
3.12 Debit card - (New fees will be applicable w.e.f. 01/01/2023) Issuance fee Personalization Annual fees Cash withdrawal from NDB ATMs Balance inquiry per print out from NDB ATMs Card replacement PIN replacement Cash withdrawal from Lanka Pay ATM network Balance inquiry from Lanka Pay ATM network Cash withdrawal from other VISA ATMs Cash withdrawal from Foreign ATMs Daily ATM withdrawal limit Privilege Select daily ATM withdrawal limit Daily purchase limit - (Point of Sale Txn) Privilege Select daily purchase limit - (Point of Sale Txn) Balance Inquiry fee from Foreign ATMs Mini Statement Fee (with receipt) - NDB ATM	LKR 750/- LKR 1,500/- LKR 600/- LKR 5/- LKR 10/- LKR 750/- LKR 250/- LKR 30/- LKR 7/50 LKR 100/- Min USD 2/50 LKR 150,000/- LKR 250,000/- LKR 250,000/- LKR 250,000/- LKR 100/- LKR 10/-
3.13 Bank2U (Branchless Banking) Monthly convenience fee Balance Inquiry Cash Deposit - Fogotton Account Cash Deposit Cash Withdrawal (Per Trnx) Utility Bill Payment - Cash (Per Trnx) Utility Bill Payment - Account Transfer (Per Trnx) Mini Statement (Per Trnx) Fund transfer other NDB account (Per Trnx)	FOC FOC FOC FOC LKR 50/- LKR 15/- LKR 15/- LKR 10/- LKR 50/-
3.14 SMS Alerts Service Individual customers Non-Individual customers Business Small Business Middle Market Cash Management	<u>Fee per annum (Per customer)</u> LKR 250/- LKR 1,000/- LKR 1,500/- LKR 1,500/-

4. IMPORTS - Page No 12 - 14**5. EXPORTS - Page No 14 - 16****6. BANK GUARANTEES - Page No 17****7.1 Penal Interest / Casual Overdraft Interest**Overdrawn Current Accounts / Excess on Overdraft Facilities
(Includes excesses above approved limits)

30% p.a

Penal/Default Interest Rates
FCY Loans and Advances

Prevailing Facility Interest Rate + 5% p.a

7.2 Loans/Overdrafts/Guarantees processing/settlement fees - Cash Backed facilitiesOD processing fee
OD and Loan renewal fee
OD facility cancellation fee
Loan processing fee
Loan early settlement fee
Part settlement fee
Guarantee renewal feeLKR 2,000/-
LKR 1000/-
LKR 1,500/-
LKR 2,000/-
LKR 2,000/-
LKR 2,000/-
LKR 1,000/-**7.3 Excess charges / TOD charges****Excess charges**Excess below LKR 1,000,000/-
Excess LKR 1,000,001/- to LKR 5,000,000/-
Excess LKR 5,000,001/- to LKR 10,000,000/-
Excess over LKR 10,000,001/-
Cash back Excess above LKR 5,000,001LKR 3,000/-
LKR 6,000/-
LKR 12,000/-
LKR 17,500/-
LKR 1,000/-**TOD charges**Excess below LKR 1,000,000/-
Excess LKR 1,000,001/- to LKR 5,000,000
Excess LKR 5,000,001/- to LKR 10,000,000
Excess over LKR 10,000,001/-
Cash back Excess below LKR 5,000,000
Cash back Excess above LKR 5,000,001
Limit Setup with pending documentation
Temporary Limit Enhancement chargesLKR 3,000/-
LKR 6,000/-
LKR 12,000/-
LKR 17,500/-
LKR 500/-
LKR 1000/-
LKR 2,500/- (Per Month)

0.1% of the temporary enhancement amount (maximum of LKR

7.4 Dream Maker Loans - Processing Fee

Loan Amount	Standard
100,000 - 499,999.99	LKR 5,000/-
500,000 - 999,999.99	LKR 7,500/-
1,000,000 - 1,999,999.99	LKR 9,000/-
2,000,000 - 6,000,000.00	LKR 10,000/-
6,000,001 - 10,000,000.00	LKR 20,000/-
>10,000,000.00	LKR 25,000/-

Fast track	Mortgaged Back
LKR 10,000/-	LKR 7,500/-
LKR 10,000/-	LKR 7,500/-
LKR 11,500/-	LKR 9,000/-
LKR 12,500/-	LKR 10,000/-
LKR 22,500/-	LKR 20,000/-
LKR 27,500/-	LKR 25,000/-

7.5 Early settlement fee for Personal Loans (DML)Personal Loans under Doctor Category
Personal Loans under all other categories2.5% of Capital Payment
5% of Capital Payment

Previous DML

A - Variable Rate
B - Fixed rate
C - Higher Fixed Rate
D - Lower Fixed Rate
E - Variable Rate

New DML (Top Up)

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

Top Up Charges

General	Medical officers
2%	1%
2%	1%
2%	1%
Waived	Waived
Waived	Waived

Note:

A - In this scenario Top Up fee applicable only in a case where customer shift from a Higher variable rate to Lower Fixed rate at the Top up

B - In this scenario Top Up fee applicable only in a case where customer shift from a Higher fixed rate to lower variable rate at the Top up

Penal/Default Interest

Prevailing Facility Interest Rate + 2% p.a

7.6 Housing Loans & Leasing

Housing

Processing Fee
Early Settlement Charges
Penal/Default Interest
(Valuation fee to be fully paid by the client to the valuer.)

2% maximum LKR 55,000/-
4% on capital payment
Prevailing Facility Interest Rate + 2% p.a

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
Penal/Default Interest

LKR 8,000/-
LKR 8,000/- + 0.2%
Waive off 40% of future Interest
Charge 4% interest on Capital Outstanding + VAT
Prevailing Facility Interest Rate + 2% p.a**7.7 Processing fee - Other facilities**Up to LKR 500,000/-
Up to LKR 10,000,000/-
Up to LKR 150,000,000/-
Above LKR 150,000,000/-LKR 5,000/-
LKR 15,000/-
0.15%
0.10%**7.8 Facility restructuring fees**0.05% on the total exposure
(Min. LKR 10,000 and Max. LKR 250,000)**7.10 Aachara Loans****Processing Fee**New Loans
Top Up LoansLKR 2,000/-
As a separate Loan LKR 2000/-
Settling with the existing loan LKR 3000/-**Early settlements**Part settlement
Full settlement3% of the settlement Amount
4% of the current capital outstanding balance**Top up charges**

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

NIL
NIL

Penal/Default Interest

Prevailing Facility Interest rate + 2%

7.11 Pawning & Gold Loans Processing Fee		LKR 100/-	
8. PROJECT FINANCE			
Prepayment Damages Penal/Default Interest		4% on the amount pre paid LKR Loans and Advances - Prevailing Facility Interest Rate + 2% p.a	
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% 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		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 * Personal Loans - 0.2% with a cap of LKR 10,000/-	
Stocks - Primary/Further	}	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/-	
Lease Receivables - Primary/Further		Above 200mn- LKR 200,000/-	
Housing - 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% Above 50mn – LKR 312,500/- for the first LKR 50mn + 0.3% upto a Max of LKR 450,000/-	
Housing - 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 – LKR 108,500/- + 0.3% for the excess of LKR 25mn upto a Max of LKR 183,500/-	
9.2 Others (Ancillary work)			
Release (Where the cancelled Mortgaged Bond is misplaced by the client) Part Release (Per Lot excluding right of way) * Approving Transfer Deeds All other Deeds Tripartite Agreement on Condominiums Special Agreement relating to Lending		LKR 15,000/- LKR 5,000/- LKR 10,000/- LKR 7,500/- LKR 30,000/- 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 CUSTOMERS			
	Business Star	Business Class	Business Premier
Debit Card issuance	Waived off	Waived off	Waived off
Pay order issuance	Standard Tariff	25% Waiver from Standard Tariff	50% Waiver from Standard Tariff
FCY draft issuance	Standard Tariff	Standard Tariff	Standard Tariff
Standing Order Set up Fee	25% Waiver of Standard Tariff	50% Waiver from Standard Tariff	50% Waiver from Standard Tariff
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	50% Waiver from Standard Tariff	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 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	50% Waiver from Standard Tariff	75% Waiver from Standard Tariff
E-windows	Inquiry option FOC	50% Waiver on full module charge	Waived off
LC	Standard Tariff	Standard Tariff	Standard Tariff
Collection Bills	Standard Tariff	Standard Tariff	Standard Tariff
Outward TT payments	Standard Tariff	Standard Tariff	Standard Tariff
		Standard Tariff	Standard Tariff
		* SWIFT charges to be applied as per standard tariff for all TT payments.	

Inward TT Charges	FCY Accounts	USD 5	USD 3	Waived off
	LKR Accounts	LKR 600	LKR 400	Waived off
11. MICRO FINANCE LOAN PROCESSING FEES				
Micro Livelihood Loan			Loan Amount Rs. Up to 100,000 100,001-200,000 200,001-300,000 300,001-400,000 400,001-500,000 Above 500,000	Loan Processing Fee - LKR 1750 - LKR 2500 - LKR 3500 - LKR 4000 - LKR 5000 - 1%
Micro Consumption Loan			Loan Amount Rs. Up to 100,000 100,001-150,000 150,001-250,000 250,001-500,000	Loan Processing Fee - LKR 2000 - LKR 2900 - LKR 3900 - LKR 5000
CBO Loan			Loan Amount Rs. Up to 500,000 Above 500,000	Loan Processing Fee - LKR 5000 - 1%

			Ccy	Flat	%	Min	Max
4	IMPORTS						
4.1	Issuance of Documentary credits denominated in FCY						
	Commission charged per quarter LC opening						
	For DBU Clients						
	If settled through LKR account		LCY		2.00%	LKR 30,000/-	
	If settled through FCY account		FCY		0.55%	USD 45/-	
	For FCBU Clients		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 5,000/-			
			FCY	USD 30/-			
	SWIFT Charges		LCY	LKR 4,000/-			
			FCY	USD 20/-			
	4.1.2 Expired LCs revalidating/Handling documents		LCY	LKR5,000/- 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 7,500/-			
			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 35/-	
	Acceptance or Deferred Payment						
	Commission		LCY		0.25% per Quarter	LKR 3,500/-	
			FCY		0.25% per Quarter	USD 35/-	
	Re-imburement financing of Trade Transactions		FCY	USD 50/-			
	Arranging confirmations / UPAS through correspondent banks		FCY	USD 100/-			

	Closure of unpaid DA Bills		LCY	LKR 5,000/-			
			FCY	USD 25/-			
	Settlement of DA Bills after closure of files (180 days from due date) in addition to 4.2.3		LCY	LKR 5,000/- per month			
			FCY	USD 35/- per month			

4.3	Shipping Guarantee Commission on invoice value per month – until cancellation Cancellation Fee (if the guarantee is over 6 months)		LCY FCY	 LKR 10,000/- USD 50/-	0.50% 0.50%	LKR 7,500/- USD 40/-	
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/-			
4.7	Performa Invoice Endorsement For LKR Accounts		LCY FCY	LKR 1,500/- USD 5/- or equivalent			
	For FCY Accounts						
<u>5</u>	EXPORTS						
5.1	Documentary Credits - Advising 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 LCY FCY LCY FCY 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	Bills under documentary credits						
	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 7,500/-			
			FCY	USD 25/-			
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/-			
			FCY	USD 5/-			
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 FCY	LKR 500/- USD 5/-			
5.8	SWIFT Charges Per Message		LCY FCY	LKR 3,000/- USD 15/-			

6 BANK GUARANTEES							
6.1	Letter of Guarantees Issuance & Amendments (Extension / Enhancements) Against property mortgage	SME / Business Banking	LCY		2% p.a.	LKR 3,500/-	N/A
			FCY		2% p.a.	USD 35/-	N/A
	Clean		LCY		2.5% p.a.	LKR 3,500/-	N/A
			FCY		2.5% p.a.	USD 35/-	N/A
	Combine Security		LCY		Weighted Average rate	LKR 3,500/-	N/A
			FCY			USD 35/-	N/A
	100% Cash Collateral	Corporate	LCY		2% p.a.	LKR 3,500/-	N/A
			FCY		2% 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/-				
Amendment if guarantee is expired		LCY	LKR 2,500/-				
		FCY	USD 30/-				
		FCY	USD 25/-				
6.2	Guarantees against Counter Guarantee Requested by overseas correspondents				2% p.a.	USD 175/-	
	Pre-mature cancellation Counter Guarantee		FCY	USD 25/-			
6.3	SWIFT Charge (per message)		LCY	LKR 3,000/-			
			FCY	USD 15/-			
6.4	Special Format Charge (per transaction)		LCY	LKR 3,000/-			
			FCY	USD 25/-			
6.5	Claim handling charges		LCY	LKR 3,000/-			
			FCY	USD 50/-			
6.6	Advising Guarantees issued by Foreign Banks without any responsibility of the Bank		LCY	LKR 3,000/-			
			FCY	USD 30/-			
6.7	Issuance of Draft Guarantees		LCY	LKR 2,000/-			
			FCY	USD 20/-			

Credit Card Tariff Structure

Fee Description	Silver	Platinum	Signature	Infinite
Interest Rate % p.a. (Retail Purchase)	36%	36%	36%	36%
Interest Rate % p.a. (Cash Advance)	36%	36%	36%	36%
Joining Fee - Primary / Corporate Cards	1500	2500	2500	2500
Joining Fee - Supplementary / Add-on	1000	1500	1500	1500
Annual Fee - Primary / Corporate Cards	2500	3500	5000	6500
Annual fee - Supplementary / Add-on	1000	1500	2000	2500
Minimum Payment Due	4%	4%	4%	4%
Late Payment Fee	1750	1750	1750	1750
Cash Advance Fee - Local	Rs. 1,200+5% on face value	Rs. 1,200+5% on face value	Rs. 1,200+5% on face value	Rs. 1,200+5% on face value
Cash Advance Fee - International	Rs. 1,200+5% on face value	Rs. 1,200+5% on face value	Rs. 1,200+5% on face value	Rs. 1,200+5% on face value
Primary Card - Re-Issuance / Replacement Fee	1000	1500	1500	1500
Supplementary Card - Re Issuance / Replacement	750	1000	1000	1000
PIN Replacement Fee - Primary/ Supplementary Card	300	300	300	300
Over Limit Fee	1500	1500	1500	1500
Limit Enhancement Fee - Permanent	1500	1500	1500	1500
Limit Enhancement Fee - Urgent / Temporary	1500	1500	1500	1500
Cheque Return Fee	2000	2000	2000	2000
Duplicate Statement Fee (per copy) less than 1 Year	300	300	300	300
Balance / Transaction confirmation letter charge	500	500	500	500
Voucher Copy Fee - Local / International	500	500	500	500
Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days
Priority Pass Facility (One Time Membership Fee)	N/A	N/A	FOC	FOC
Priority Pass Facility fee per Visit	N/A	N/A	\$ 32	\$ 32

Last Update on 20/04/2023

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A (Uka) Fitch Rating - National Development Bank PLC (PD 27) is a licensed commercial bank supervised by the Central Bank of Sri Lanka. NDB Bank is a member of the NDB Group, the largest financial services conglomerate in Sri Lanka.



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