

NATIONAL DEVELOPMENT BANK PLC



ISLAMIC BANKING TARIFF BOOKLET

Revised Version

Operations Unit



THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE

Contents	Page Number
1. CURRENT & SAVINGS ACCOUNTS (RETAIL /SME / CORPORATE)	4
1.1 Initial Deposit.	4
1.1.1 Current Accounts	4
1.1.2 Savings Accounts	4
1.2 Minimum average monthly balance requirement	4
1.2.1 Service charge for Balances falling below the 'minimum average'.	4
1.4 Issuance of Cheque Books/ Continuous leaves/ Passbooks	5
1.5 Stop payment charges	5
1.5.1 Stop Payment of Local Drafts	5
1.5.2 Stop payment of Foreign Drafts	5
1.6 Local Cheque Purchase commission - 0.75%	5
1.7 Cheques Sent on Marked for Payment	5
1.8 Cheque Returns - Per Cheque	5
1.8.1 Outward cheque returns	5
1.8.2 Inward clearing cheque return charges	5
1.8.3 Foreign Currency Drafts / Cheques Returns	5
1.8.4 Image of a paid cheque to be given at customer's request	5
2. REMITTANCES	6
2.1 Inward Remittances	6
2.1.1 Remittance in Foreign Currency (FCY) Credited to LKR /FCY accounts	6
2.1.2 FCY Drafts and Cheques Sent on Collection	6
2.1.3 Cheques & Bank Drafts Purchased and Credited to Account (Retail and Corporate customers)	6
2.2 Outward Remittances	6
2.2.1 Drafts (Flat)	6
2.2.2 Pay Orders	6
2.2.3 Outward SLIPS	6
2.2.4 Common electronic Funds transfer Switch (CEFTS)	6
2.2.5 Outward Telegraphic Transfers (OTT)	6
2.2.6 RTGS	6
2.2.7 Transmission cost per message (SWIFT cost)	6
2.2.8 Foreign Currency Notes commission (For travel)	6
2.2.8.1 Issuance	6
2.2.8.2 Encashment	6
3.ADDITIONAL SERVICES	7
3.1 Standing Orders (SO)	7
3.2 Issuance of	7
3.3 Pay Order Postage Charges	7
3.4 Funds Transfers (manual)	7
3.5 Sweep-In/ Out Charges Set up charges	7
3.6 Utility Bill Payments	7
3.7 Additional Copies of Statements/ Balance Confirmations/ Other Documents	7
3.7.1 Current accounts	7
3.7.2 Savings accounts	7
3.7.3 Hold Mail (Retain Statement)	7
3.8 Safe Deposit Lockers	7
3.9 Special cash orders (Direct Deliveries)	8
3.10 Cards & Online Banking	8
3.11 NEOS (Mobile Banking/Online Banking) Charges	8
3.11.1 Transaction Charges	8
3.11.2 Annual convenience fee	8
3.11.3 Annual convenience fee for users with NDB credit card selected as primary account	8
3.11.4 NEOSBiz	8
3.12 Debit card	8
3.13 Bank2U (Branchless Banking)	8
3.14 SMS Alerts (p.a.)	8
4.IMPORTS	9
4.1 Issuance of Documentary credits denominated in FCY	9
4.1.1 Amendment to documentary credits	9
4.1.2 Expired LCs revalidating/Handling documents	9
4.1.3 Draft LC (Issuances/processed)	9
4.1.4 Draft LCs not processed	9
4.1.5 Negotiation Commission	9
4.2 Documentary Collections	9
4.2.1 Documents against Payment (DP)	9
4.2.2 Documents against Acceptance (DA)	9
4.2.3 Commission on Handling of expired DA Documents	9

4.3 Shipping Guarantee	9
4.4 Endorsing Advance Documents	9
4.5 SWIFT Charges	9
4.6 Transfer of Documents to another Local Bank	9
4.7 Performa Invoice Endorsement	9
5. EXPORTS	9
5.1 Documentary Credits (Including Stand by LCs)	9
5.2 Bills under documentary credits	9
5.3 Documentary Collections	9
5.4 FCY Cheques & Bank Drafts	9
5.5 Confirmation of Export Proceeds	9
5.6 Courier Charges (Depends on weight)	9
5.7 Postage (Depends on weight)	9
5.8 SWIFT Charges	9
6. BANK GUARANTEES	9
6.1 Letter of Guarantees Issuance & Amendments (Extension / Enhancements)	9
6.2 Guarantees against Counter Guarantee	9
6.3 SWIFT Charge (per message)	9
6.4 Special Format Charge (per transaction)	9
6.5 Claim handling charges	9
6.6 Advising Guarantees issued by Foreign Banks without any responsibility of the Bank	9
6.7 Issuance of Draft Guarantees	9
7. FACILITIES/GUARANTEES	9
7.1 Facilities/Guarantees processing/settlement fees - Cash Backed facilities	9
7.2 Diminishing Musharakah (Housing / Machinery / Project Finance / Vehicle)	9
7.3 Ijarah	9
7.4 Facility restructuring fees	9
8. WAKALA	10
7.5 Processing Fee	9
7.6 Penal/Default - Charity	9
9. LEGAL FEE STRUCTURE FOR BONDS & OTHERS	10
9.1 Bonds	10
9.2 Others (Ancillary work)	10

Description	Charges/Others
1. CURRENT & SAVINGS ACCOUNTS (RETAIL /SME / CORPORATE)	
1.1 Initial Deposit.	
1.1.1 Current Accounts Corporate & SME accounts Personal accounts	LKR 25,000/- LKR 15,000/-
1.1.2 Savings Accounts IB Regular Savings Account Minor Savings Accounts Araliya - Women's Savings Account	LKR 1,000/- LKR 500/- LKR 1,000/-
1.2 Minimum average monthly balance requirement	
Current Accounts LKR Standard Current account LKR Business Current Account FCBU Current Accounts (Based on each currency)	LKR 15,000/- LKR 25,000/- 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 IB Regular Savings Account Araliya - Women's Savings Account	LKR 1,000/- LKR 1,500/-
1.2.1 Service charge for Balances falling below the 'minimum average'.	
Current Accounts LKR Standard Current Accounts LKR Business Current Accounts FCBU Current Accounts (Based on each currency)	LKR 1,000/- } USD 25/- GBP 20/- EUR 25/- CHF 25/- NZD 40/- JPY 3,000/- AUD 35/- CAD 35/- DKK 160/- CNY 160
Savings Accounts 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 Issuance of Cheque Books/ Continuous leaves/ Passbooks	
Cost of Cheque Books (25, 50 & 10 leaves) Continuous leaves Cost of Counter Cheque Leaf (Withdrawal Slip) Passbook replacement	LKR 20/- per leaf Cost + LKR 20/- per leaf LKR 250/- per leaf LKR 500/-
1.5 Stop payment charges	
1.5.1 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/-
1.5.2 Stop payment of Foreign Drafts	As per the drawee bank charges + LKR 1,800/- or USD 15
1.6 Local Cheque Purchase commission - 0.75%	
Salary cheques drawn by the Govt or reputed Private companies acceptable to the Bank	Min LKR 2,500/- FOC
1.7 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/-
1.8 Cheque Returns - Per Cheque	
1.8.1 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/-

1.8.2 Inward clearing cheque return charges	LKR 250/-		
1.8.3 Foreign Currency Drafts / Cheques Returns	USD 10/- + correspondent bank charges		
1.8.4 Image of a paid cheque to be given at customer's request			
Transfer Cheques	Within 6 months	LKR 200/-	
Cheques paid through CITS	More than 6 months	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		Min	Max
	LKR 0.1%	USD 3/-	USD 10/-
	FCY 0.1%	USD 5/-	USD 25/-
Retail Customers	LKR & FCY	Free	
2.1.2 FCY Drafts and Cheques Sent on Collection			
Upto LKR 20,000	LKR 250/- Flat		
LKR 20,001 to LKR 100,000	LKR 400/- Flat		
Over LKR 100,000 - 0.125%	Min		Max.
	LKR 600/-		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	Min		Max.
Credit to Corporate & SME 0.125% - LKR	LKR 2,500/-	LKR 4,200/-	+ Stamp duty
Credit to Corporate & SME 0.5% - FCY	LKR 2,500/-	LKR 4,200/-	+ Stamp duty
	USD 10/-		
2.2 Outward Remittances			
2.2.1 Drafts (Flat)			
Customers	USD 3/-		
Non customers	USD 6/-		
Cancellation of Drafts	USD 3/-		
Cancellation and Reissuance of Draft	USD 3/-+ Reissuance cost of USD 5/-		
FCY Accounts	USD 10/-		
FCY Draft cancellation	USD 5/-		
FCY Draft cancellation & reissuance	USD 5/- + USD 10/-		
* Corresponding Bank charge of EUR 30/- will be charged for Draft issued in EUR drawn on Commerzbank AG Frankfurt. in addition to the Draft issuance Commission			
2.2.2 Pay Orders			
Commission - customers	LKR 550/-		
Commission - non-customers	LKR 2,000/-		
Cancellation or Lost - Stop Payment (Irrespective of client)	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)	LKR 30/-		
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/-		
2.2.5 Outward Telegraphic Transfers (OTT)			
	Min	Max	SWIFT
Retail Mass customers			
TT payments outside Sri Lanka from FCY/LKR accounts	2.0%	USD 100/-	USD 12/-
TT payments within Sri Lanka from FCY/LKR accounts	2.0%	USD 100/-	USD 24/-
Domestic Banking Unit - DBU (Other Customers)			
TT payments outside Sri Lanka from FCY accounts (Commission +1 SWIFT message)	Flat USD 35		USD 12/-
TT payments outside Sri Lanka from LKR accounts (Commission +1 SWIFT message) - Change Effective from 18.04.2023	2.0%		USD 12/-
TT payments within Sri Lanka from FCY accounts (Commission + 2 SWIFT messages)	Flat USD 35		USD 24/-
TT payments within Sri Lanka from LKR accounts (Commission + 2 SWIFT messages) - Change Effective from 18.04.2023	2.0%		USD 24/-
Foreign Currency Banking Unit - FCBU			
TT payments outside Sri Lanka from FCY accounts (Commission +1 SWIFT message)	0.125%	USD 20/-	USD 50/-
TT payments within Sri Lanka from FCY accounts (Commission +2 SWIFT messages)	0.125%	USD 20/-	USD 50/-
Education / University payments related OTTs	Flat USD 40/-		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 2,000/-		
LKR account	USD 10		
FCY account	LKR 2,000/-		
Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT)	USD 10/-		
LKR account			
FCY account			
2.2.8 Foreign Currency Notes commission (For travel)			
2.2.8.1 Issuance			
Customer	3.00%		
Non customer	3.00%		
Cash masters (payments requested by shipping agencies to pay wages for the marine crew)	3.00%		
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 profits will not be paid		LKR 1,000/-
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/-
Locker Rental Small		Savings Account -LKR 250,000/-
Medium		LKR 5,000/- per annum
Large		LKR 7,500/- per annum
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		Service Provider's charge + Bank Charge LKR 2,000/-
Above 500k		Service Provider's charge + 0.5% of the cash order value (Max

3.10 Cards, Online Banking & Travelpal	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		
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 Corporate	Fee per annum (Per customer) LKR 250/- LKR 1,000/- LKR 1,500/- LKR 1,500/- LKR 1,500/-
4. IMPORTS - Page No 11 - 13		
5. EXPORTS - Page No 13 - 14		
6. BANK GUARANTEES - Page No 15		
7. FACILITIES/GUARANTEES		
7.1 Facilities/Guarantees processing/settlement fees - Cash Backed facilities	Facility processing fee Facility early settlement fee Part settlement fee Guarantee renewal fee	LKR 2,000/- LKR 2,000/- LKR 2,000/- LKR 1,000/-
7.2 Diminishing Musharakah (Housing / Machinery / Project Finance / Vehicle)	Processing Fee Early Settlement Charges Penal/Default - Charity (Valuation fee to be fully paid by the client to the valuer.)	2% maximum LKR 55,000/- 4% on capital payment Prevailing Facility Profit Rate + 2% p.a
7.3 Ijarah	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 Facilities Penal/Default Profit	LKR 8,000/- LKR 8,000/- + 0.2% Waive off 45% of future Profit Charge 4% profit on Capital Outstanding + VAT Prevailing Facility Profit Rate + 2% p.a
7.4 Facility restructuring fees		0.05% on the total exposure (Min. LKR 10,000 and Max. LKR 250,000)
8. WAKALA		
8.1 Processing Fee	Facilities LKR FCY Investment LKR FCY	LKR 100/- 1.00 in the relevant currency 0.002% of the investment amount 1.00 in the relevant currency

8.2 Penal/Default - Charity Facilities LKR FCY	Prevailing Facility Profit Rate + 2% p.a Prevailing Facility Profit Rate + 3% 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% 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/-
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 Above 25mn – 0.3% with a cap of LKR 450,000/-
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	}	Upto 200mn – LKR 100,000/- 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)

		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 If settled through FCY account For FCBU Clients SWIFT Charges 4.1.1 Amendment to documentary credits Except enhancements of value or extension to credit Import Letter of Credit cancellation fee SWIFT Charges 4.1.2 Expired LCs revalidating/Handling documents 4.1.3 Draft LC (Issuances/processed) 4.1.4 Draft LCs not processed 4.1.5 Negotiation Commission Sight Commission of invoice value Commission of invoice value Commission in lieu of exchange Acceptance or Deferred Payment Commission					
		LCY		2.00%	LKR 30,000/-	
		FCY		0.55%	USD 45/-	
		FCY		0.25%	USD 50/-	
		LCY	LKR 5,000/-			
		FCY	USD 50/-			
		LCY	LKR 3,000/-			
		FCY	USD 25/-			
		LCY	LKR 5,000/-			
		FCY	USD 30/-			
		LCY	LKR 4,000/-			
		FCY	USD 20/-			
		LCY	LKR5,000/- per month			
		FCY	USD 15/- per month			
		LCY	LKR 2,000/-			
		FCY	USD 20/-			
		LCY	LKR 7,500/-			
		FCY	USD 40/-			
		FCY		0.25%	USD 35/-	
		LCY		0.10%	LKR 3,500/-	
		FCY		0.25%	USD 35/-	
		LCY		0.25% per Quarter	LKR 3,500/-	
		FCY		0.25% per Quarter	USD 35/-	
	Re-imbursment financing of Trade Transactions	FCY	USD 50/-			
	Arranging confirmations / UPAS through correspondent banks	FCY	USD 100/-			
	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) For DBU Clients If settled through LKR account - Change Effective from 18.04.2023 Commission on face value of Bill of Exchange / Invoice If settled through FCY account Commission on face value of Bill of Exchange / Invoice Commission in lieu of exchange For FCBU Cleints Commission on face value of Bill of Exchange / Invoice 4.2.2 Documents against Acceptance (DA) For DBU Clients If settled through LKR account - Change Effective from 18.04.2023 Commission on face value of Bill of Exchange / Invoice If settled through FCY account Commission on face value of Bill of Exchange / Invoice Commission in lieu of exchange For FCBU Cleints Commission on face value of Bill of Exchange / Invoice 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					
		LCY		2.00%	LKR 10,000/-	
		FCY		0.55%	USD 35/-	
		FCY			USD 35/-	
		FCY		0.25%	USD 35/-	
		LCY		2.00%	LKR 10,000/-	
		FCY		0.55%	USD35	
		FCY		0.25%	USD 35/-	
		FCY		0.25%	USD 35/-	
		LCY		0.25%	LKR 3,500/-	
		FCY		0.25%	USD 35/-	
			USD 50/-			
			(will be deducted from proceeds)		USD 35/-	
		LCY	LKR 5,000/- per month			
		FCY	USD 30/- per month			
			USD 100/-			
		LCY	LKR 5,000/-			
		FCY	USD 25/-			
		LCY	LKR 5,000/- per month			

				USD 35/- per month				
			FCY					
4.3	Shipping Guarantee Commission on invoice value per month – until cancellation		LCY FCY		0.50% 0.50%	LKR 7,500/- USD 40/-		
	Cancellation Fee (if the guarantee is over 6 months)		LCY FCY	LKR 10,000/- 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/-				
4.7	Performa Invoice Endorsement For LKR Accounts		LCY FCY	LKR 1,500/- USD 5/- or equivalent				
	For FCY Accounts							
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 7,500/- 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 FCY	LKR 500/- Per Set 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 Excess of 5 transactions (per transaction)			LKR 2,000/- LKR 500/-				
5.6	Courier Charges (Depends on weight) For packages less than 500g		LCY FCY	LKR 3,500/- USD 30/-				
5.7	Postage (Depends on weight) Local Delivery		LCY FCY	LKR 500/- 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) Against property mortgage	SME / Business Banking	LCY FCY		2% p.a. 2% p.a.	LKR 3,500/- USD 35/-	N/A N/A
	Clean		LCY FCY		2.5% p.a. 2.5% p.a.	LKR 3,500/- USD 35/-	N/A N/A
	Combine Security		LCY FCY		Weighted Average rate	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	Guarantees against Counter Guarantee Requested by overseas correspondents Pre-mature cancellation Counter Guarantee		FCY	USD 25/-	2% p.a.	USD 175/-	
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 50/-			
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 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	