

NATIONAL DEVELOPMENT BANK PLC



TARIFF BOOKLET

Revised June 2017

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
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 -	Savings Star Plus LKR 25,000/- Minor Savings Accounts (Shilpa) LKR 500/-
1.2 Intraday charge	
	LKR 2,000/-
1.3 Minimum average monthly balance requirement	
LKR Standard Current account	} LKR 15,000/-
LKR Business Current Account	
Business - Star	LKR 100,000
Business -Class	LKR 500,000/-
Business -Premier	LKR 5,000,000/-
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/-
1.3.1 Service charge for Balances falling below the 'minimum average'.	
LKR Standard Current account	} LKR 500/-
LKR Business Current Accounts	
Business -Class	LKR 5,000
Business -Premier	LKR 10,000
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
Note : If the minimum balance is not maintained in Savings accounts interest will not be paid	
1.4 Charges for closure of Accounts	
Current Accounts	
Voluntary closure	LKR 1,000/-
Bad conduct	LKR 2,000/-
Savings Accounts	LKR 250/-

Closure of Minor Savings accounts on special approval foreign Currency Accounts Foreign Currency Accounts	LKR 1,500/- USD 5/-
<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 3,500/- per chq
Sufficient Funds	LKR 1,000/- 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 1,000/-
Refer to Drawer (RD)	LKR 3,500/-
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

2.1.1 Remittance in Foreign Currency (FCY) Credited to LKR/FCY accounts

		Min	Max
Corporate & SME Customers	LKR 0.1%	LKR 600/-	LKR3,000/-
	FCY 0.1%	USD 5/-	USD25/-
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 LKR 600/-	Max. LKR 3,000/-

2.1.3 Cheques & Bank Drafts Purchased and Credited to Account (Retail and Corporate customers)

	Min	Max.
Credit to Personal Accounts - 0.125% - LKR/FCY	LKR 1,000/-	LKR 4,200/- + Stamp duty
Credit to Corporate & SME 0.125% - LKR	LKR 1,000/-	LKR 4,200/- + Stamp duty
Credit to Corporate & SME 0.5% - FCY	USD 10/-	

2.2 Outward Remittances

2.2.1 Drafts (Flat)

Customers	LKR 500/-
Non customers	LKR 1,500/-
Cancellation of Drafts	LKR 600/-
Cancellation and Reissuance of Draft	LKR 600/-+ Reissuance cost of LKR 750/-
FCY Accounts	USD 10/-
FCY Draft cancellation	USD 5/-
FCY Draft cancellation & reissuance	USD 5/- + USD 10/-

2.2.2 Pay Orders

Commission - customers	LKR 550/-
Commission - non-customers	LKR 1,000/-
Cancellation or Lost - Stop Payment (Irrespective of client)	LKR 550/-

2.2.3 Outward SLIPS

Single/Bulk payments	LKR 50/- (Per txn)
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2.2.4 Common electronic Funds transfer Switch (CEFTS)

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>		
LKR Accounts	0.125%	Min LKR 2,000/- + SWIFT charges LKR 1,250/-
		Max LKR 5,000/-
FCY Accounts	0.125%	Min USD 20/- + SWIFT charges USD 12/-
		Max USD 50/-
<u>2.2.6 TT payments</u>		
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 1250/-
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 2500/-
<u>2.2.7 RTGS</u>		LKR 1,000/-
<u>2.2.8 Transmission cost per message (SWIFT cost)</u>		
Brief SWIFT sent on behalf of client - Miscellaneous investigation		
LKR account		LKR 1,000/-
FCY account		USD 10
Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT)		
LKR account		LKR 1,000/-
FCY account		USD 10/-
<u>2.2.9 Foreign Currency Notes commission (For travel)</u>		
<u>2.2.9.1 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/-
<u>2.2.9.2 Encashment</u>		Free
<u>2.2.6 Foreign Currency note withdrawals from RFC, NRFC, RNNFC and FEEA (up to USD 10,000/- or equivalent only)</u>		
Withdrawals below 1000/- in designated currency		Free
Withdrawals above 1000/- in designated currency		1.00%
DBU/FCBU Accounts		USD 5/- or equivalent
Documentation Charges for Migration		LKR 1,000/-
3 ADDITIONAL SERVICES		
<u>3.1 Standing Orders (SO)</u>		
Set up fee		External – LKR 250/- Internal – FOC
Amendments		LKR 200/-
Cancellation		LKR 100/-
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/-
<u>3.3 Pay Order Postage Charges</u>	
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/-
<u>3.4 Funds Transfers (manual)</u>	
Transfer to own accounts within the Bank - Corporate	LKR 100/- or USD 0.80
Transfer to other accounts within the Bank -Corporate /SME	LKR 150/- or USD 1.20
Fund Transfers Salaries - manual	Retail/SME - LKR 100/- (per Txn) Corporate - LKR 150/- (per Txn)
File upload/Diskette	LKR 35/- (Per credit Txn)
<u>3.5 Sweep-In/ Out Charges Set up charges</u>	
Corporate & SME	LKR 1,000/- (setup fee) + LKR 100/- per month
Retail	LKR 1,000/- (setup fee)
<u>3.6 Utility Bill Payments</u>	
Customer	Free
Non-Customer (Only cash)	LKR 25/-
<u>3.7 Additional Copies of Statements/ Balance Confirmations/ Other Documents</u>	
<u>3.7.1 Current accounts</u>	
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/-
<u>3.7.2 Savings accounts</u>	
Statement Accounts – Per statement	LKR 200/-
Passbook Account – Per page	LKR 150/-

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	LKR500/-
<u>3.7.3 Hold Mail (Retain Statement)</u>	
Daily - per month	LKR 2,000/-
Weekly - per month	LKR 1,000/-
Monthly - per month	LKR 750/-
<u>3.8 Safe Deposit Lockers</u>	
Minimum Amount to be held in -	
Fixed Deposit LKR. 1,000,000/-	Small (p.a) LKR 5,000/-
or	Medium(p.a) LKR 7,500/-
Savings Accounts LKR 250,000/-	Large (p.a) LKR 10,000/-
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>	
<u>Please refer Annexure I for the Good life Credit Card Tariff</u>	
<u>Please refer Annexure III for Travel Pal Tariff</u>	
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.	

3.12 Debit card	
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 80,000/-	
Privilege Select daily ATM withdrawal limit - LKR 200,000/-	
Daily purchase limit - LKR 150,000/- (Point of Sale Txn)	
Privilege Select daily purchase limit - LKR 250,000/- (Point of Sale Txn)	
Fuel Surcharge	2%
4. IMPORTS - Page No 14 - 16	
5. EXPORTS - Page No 16 - 17	
6. BANK GUARANTEES - Page No 18	
7. LOANS/OVERDRAFT/GUARANTEES	
7.1 Debit Interest - Overdraft	
<u>PENAL INTEREST RATES</u>	
Overdrawn Current Accounts / Excess on Overdraft Facilities - 28% 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 1,500/-
OD and Loan renewal fee	LKR 750/-
OD facility cancellation fee	LKR 1,000/-
Loan processing fee	LKR 1,500/-
Loan early settlement fee	LKR 1,000/-
Part settlement fee	LKR 1,000/-
Guarantee processing fee	LKR 1,500/-
Guarantee renewal fee	LKR 750/-
7.3 TOD Processing Fees	
Excess below LKR 1 Million	LKR 500/-
Excess LKR 1,000,001/- to LKR 2,000,000/-	LKR 1,000/-
Excess LKR 2,000,001/- to LKR 5,000,000/-	LKR 2,000/-
Excesses over LKR 5,000,001/-	LKR 5,000/-
TOD below LKR 5,000,000/-	LKR 2,500/-
TOD over LKR 5,000,001/-	LKR 5,000/-

7.4 Dream Maker Loans –Processing Fee			
	<u>Standard</u>	<u>Fast track</u>	<u>Mortgaged Back</u>
Loan Amount			
100,000 – 999,999.99	LKR 5,000/-	LKR 7,500/-	LKR 7,500/-
1,000,000 – 1,999,999.99	LKR 7,500/-	LKR 10,000/-	LKR 9,000/-
>2m	LKR 9,000/-	LKR 11,500/-	LKR 12,500/-
7.5 Early settlement fee for Personal Loans			
4% of Capital Payment			
2% of Capital Payment for Doctors			
Default penalty charge 4% + Current Rate			
7.6 Housing Loans			
Processing Fee 2% maximum LKR 60,000/-			
Early Settlement Charges 4% capital payment			
Default penalty charge 4% + Current Rate			
7.7 Processing fee - Other facilities			
Up to LKR 500,000/-		LKR 3,000/-	
Up to LKR 7,000,000/-		LKR 10,000/-	
Up to LKR 150,000,000/-		0.15%	
Above LKR 150,000,000/-		0.10%	
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 10,000/-
Part Release (Per Lot excluding right of way)	LKR 3,000/-
* Approving Transfer Deeds	LKR 7,500/-
All other Deeds	LKR 5,000/-
Tripartite Agreement on Condominiums	LKR 25,000/-
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 Customer</u>	<u>Business Class Customer</u>
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
<u>Business Premier Customer</u>	E-windows full module (Inquiry + Payments + Trade + Request) - LKR 2,250 per month
Foreign drafts and Pay orders Free of Charge	Salary Transfers (Bulk) Manual -LKR 55 (per transaction)
Standing order setup fee waived off	Inward Cheque return charges waived off
Inward cheque return charges waived off	Letters of Credit (LC) FCY & LKR 0.175% Min 2,000
E-Windows (full model) Free of Charge	Collection Bills 0.125% : Min 2,000
Letters of Credit - issuance commission waived off	TT Payments at 0.1% Min 2,000 Max 5,000
Collection bills at 0.125% Min LKR 2,000	
TT payments at LKR 2,500	

		Ccy	Flat	%	Min	Max
4	IMPORTS					
4.1	Issuance of Documentary credits denominated in FCY					
	Commission charged per quarter	LCY FCY		0.25% 0.25%	LKR 3,500/- USD 35/-	
	SWIFT Charges	LCY FCY	LKR 3,000/- USD 50/-			
	4.1.1 Amendment to documentary credits					
	Except enhancements of value or extension to credit	LCY FCY	LKR 2,000/- USD 20/-			
	Import Letter of Credit cancellation fee	LCY FCY	LKR 2,000/- USD 25/-			
	SWIFT Charges	LCY FCY	LKR 2,000/- USD 20/-			
	4.1.2 Expired LCs revalidating/Handling documents	LCY FCY	LKR 1,500/- per month USD 15/- per month			
	4.1.3 Draft LC (Issuances/processed)	LCY FCY	LKR 1,500/- USD 15/-			
	4.1.4 Draft LCs not processed	LCY FCY	LKR 3,000/- USD 30/-			
	4.1.5 Negotiation Commission					
	Sight					
	Commission of invoice value	FCY		0.25%	USD 25/-	
	Commission of invoice value	LCY		0.10%	LKR 1,500/-	
	Commission in lieu of exchange	FCY		0.25%	USD 25/-	
	Acceptance or Deferred Payment					
	Commission	LCY FCY		0.25% per Quarter 0.25% per Quarter	LKR 3,500/- USD 35/-	

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 4.2.3 Commission on Handling of expired DA Documents 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		LCY FCY LCY FCY FCY LCY FCY LCY FCY LCY FCY	0.25% 0.25% 0.25% 0.25% 0.25% 0.25% LKR 2,000/- per month USD 20/- per month USD 65/- LKR 1,500/- USD 15/- LKR 1,000/- per month USD 10/- per month	LKR 3,500/- USD 35/- USD 25/- LKR 3,500/- USD 35/- USD 35/- LKR 3,500/- USD 35/- LKR 3,000/- USD 30/-		
4.3 Shipping Guarantee Commission on invoice value per month – until cancellation		LCY FCY	0.50% 0.50%	LKR 3,000/- USD 30/-		

4.4	Endorsing Advance Documents Commission		LCY FCY	LKR 3,500/- USD 35/-			
4.5	SWIFT CHARGES LC		LCY FCY	LKR 3,000/- USD 50/-			
	Others		LCY FCY	LKR 2,000/- USD 20/-			
4.6	Transfer of Documents to another Local Bank		LCY	LKR 3,500/-			
5 EXPORTS							
5.1	Documentary Credits - Advising Advising Charges	Customer	LCY FCY	LKR 3,000/- USD 30/-			
		Non Customer	LCY FCY	LKR 3,500/- USD 35/-			
	Amendment Advising Charges	Customer	LCY FCY	LKR 2,000/- USD 20/-			
		Non Customer	LCY FCY	LKR 2,500/- USD 25/-			
	Transfer of Documentary Credit (per Transfer)		LCY FCY	LKR 7,500/- USD 75/-			
	Transfer of Documentary Credit Amendment (per Transfer)		LCY FCY	LKR 5,000/- USD 50/-			
5.2	Documentary Credits - Negotiation 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/-			
5.3	Documentary Collections						

	Commission		LCY FCY		0.25% 0.25%	LKR 3,500/- USD 35/-	LKR 15,000/- USD 150/-
	Commission in lieu of exchange		FCY		0.25%	USD 25/-	N/A
5.4	FCY Cheques & Bank Drafts sent on Collection - Commission Credited to FCY A/C Credited to LCY A/C	Individual Non-Individual Proceeds upto LKR 20,000/- Proceeds upto LKR 100,000/- Proceeds Over LKR 100,000/-		USD 5/- LKR 250/- LKR 400/-	0.125% 0.125%	USD 5/- LKR 600/-	USD 25/- LKR 3,000/-
5.5	FCY Cheques & Bank Drafts Purchased - Commission Credited to FCY A/C Individual-Upto USD 5,000/- or equivalent Individual-Over USD 5,000/- or equivalent Non-Individual Credited to LCY A/C	No Interest Interest Minimum USD 5/- or equivalent		USD 5/-	0.1% 0.1% 0.125%	USD 5/- USD 5/- LKR 600/-	N/A N/A LKR 4,200/-
5.6	Confirmation of Export Proceeds First 5 transactions Excess of 5 transactions (per transaction)			LKR 2,000/- LKR 500/-			
5.7	Courier Charges (Depends on weight) For packages less than 500g		LCY FCY	LKR 3,000/- USD 28/-			
5.8	Postage (Depends on weight) Local Delivery		LCY FCY	LKR 500/- USD 5/-			
5.9	SWIFT Charges Per Message		LCY FCY	LKR 1,500/- USD 15/-			
6	<u>BANK GUARANTEES</u>						
6.1	Letter of Guarantees Issuance & Amendments (Extension / Enhancements) All facilities other than cash	Retail & SME Corporate	LCY FCY LCY FCY		3% p.a. 3% p.a. 2% p.a. 2% p.a.	LKR 3,500/- USD 35/- LKR 3,500/- USD 35/-	N/A N/A 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 2,000/- 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 1,500/- 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 1,500/- USD 15/-			

Annexure I

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)	28%	28%	28%	28%	28%
2	Interest Rate % p.a. (Cash Advance)	28%	28%	28%	28%	28%
3	Joining Fee - Primary / Corporate Cards	1,500.00	1,500.00	2,500.00	2,500.00	2,500.00
4	Joining Fee - Supplementary/ Add-on	1,000.00	1,000.00	1,500.00	1,500.00	1,500.00
5	Annual Fee - Primary/Corporate **	1,500.00	2,500.00	3,500.00	5,000.00	6,500.00
6	Annual Fee - Supplementary/ Add-on **	750.00	1000.00	1500.00	2000.00	2500.00
7	Minimum Payment Due	5%	5%	5%	5%	5%
8	Late Payment Fee	900.00	900.00	900.00	900.00	900.00
9	Cash Advance Fee - Local	750.00	750.00	750.00	750.00	750.00
10	Cash Advance Fee - International	750.00	750.00	750.00	750.00	750.00
11	Primary Card - Re-issuance / Replacement Fee	1,000.00	1,000.00	1,500.00	1,500.00	1,500.00
12	Supplementary Card - Re-issuance / Replacement Fee	750.00	750.00	1,000.00	1,000.00	1,000.00
13	PIN Replacement Fee - Primary/ Supplementary Card	150.00	150.00	150.00	150.00	150.00
14	Over Limit Fee	900.00	900.00	900.00	900.00	900.00
15	Limit Enhancement Fee - Permanent	1,000.00	1,000.00	1,000.00	FOC	FOC
16	Limit Enhancement Fee - Urgent/ Temporary	500.00	500.00	500.00	FOC	FOC
17	Cheque Return Fee	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
18	Duplicate Statement Fee (per copy) less than 1 Year	300.00	300.00	300.00	300.00	300.00
19	Balance Confirmation Certificate Charges (Visa, Tax etc.)	500.00	500.00	500.00	500.00	500.00
20	Voucher Copy Fee - Local/International	500.00	500.00	500.00	500.00	500.00
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. 1,500.00
7	Confirmations as of a non- month-end - Retail - Standard Format	Customers	10 Working Days		Rs. 1,500.00
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