

Union Bank of Colombo PLC - Tariffs - (w.e.f. 1st December 2016)

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
RETAIL					
1.00	Minimum Deposit to open Accounts				
	Ultra Saver	LKR 1,000	N/A	1,000	
	Regular Saver	LKR 1,000	N/A	N/A	
	Kidz Saver	LKR 1,000	N/A	1,000	
	Salary Select	LKR 1,000	N/A	1,000	
	Salary Power	LKR 500	N/A	N/A	
	Business Savings	LKR 5,000	N/A	N/A	
	Personal Current Accounts	LKR 5,000	N/A	5,000	
	All other Current Accounts	LKR 10,000	N/A	N/A	
	Any LKR FD	LKR 10,000	N/A	N/A	
	NRFC and all FCY Accounts excluding RFCs	N/A	USD 100	USD 100	
	RFC	N/A	USD 100	USD 100	
	FCBU FCY Accounts	N/A	USD 500	N/A	
2.00	Minimum Average Balance to Earn Interest				
	Ultra Saver	LKR 5,000	N/A	5,000	
	Regular Saver	LKR 1,000	N/A	N/A	
	Ruweththi	LKR 5,000	N/A	N/A	
	Kidz Saver	LKR 1,000	N/A	1,000	
	Salary Select	LKR 5,000	N/A	5,000	
	Salary Power	LKR 1,000	N/A	N/A	
	Business Savings	LKR 10,000	N/A	N/A	
	NRFC and all FCY Accounts excluding RFCs	N/A	USD 200	USD 200	
	RFC	N/A	USD 200	USD 200	
	FCBU FCY Accounts	N/A	USD 500	N/A	
3.00	Minimum Monthly Average Balances for Current Accounts				
	Personal Current Accounts	LKR 10,000	N/A	10,000	
	All other Current Accounts	LKR 20,000	N/A	N/A	
4.00	Service Charges on Current Accounts - for non maintenance of minimum average balances				
	Personal Current Accounts	LKR 250	N/A	FOC	
	All other Current Accounts	LKR 1,500	N/A	N/A	
	FCBU FCY Accounts	N/A	USD 10	FOC	
4.01	Minimum TOD Interest	LKR 100	USD 2	LKR 100/ USD 2	
4.02	Charges on Issual of cheque books				
	a) Small (10 leaves)	LKR 150	N/A	FOC	
	b) Small (20 leaves)	LKR 300	N/A	150	
	c) Large (50 leaves)	LKR 750	N/A	400	
	d) Printing of Specially Designed Leaves	Cost + LKR 20 (per leaf)	N/A	N/A	
	e) Unused cheque books destroyed	LKR 125	N/A	N/A	
	f) Counter cheque leaf	LKR 200 (per leaf)	N/A	LKR 100 (per leaf)	
4.03	Stop Payment of Cheque - Handling Charges				
	a) With adequate funds	LKR 300	N/A	FOC	
	b) Without adequate funds	LKR 3,000	N/A	LKR 3000	
	c) If entire cheque book or unused part	LKR 1,000	N/A	LKR 1000	
4.04	Cheque Returns - Charges (UBC Cheques)				
	a) For inadequate funds	LKR 3,000	N/A	LKR 3,000	
	b) Referral charge	LKR 175	N/A	LKR 175	
4.05	Cheque Returns Charges (on 3rd party cheques depts.)	LKR 50 (per CRN)	N/A	LKR 50 (per CRN)	On specific Cheque Return (CRN) remarks
4.06	chargers for issuance of duplicate CRN	LKR 200 (per copy)	N/A	LKR 200 (per copy)	GL A/c to be credited : 300400506015
4.07	Postdated Cheques - Handling Charges	N/A	N/A	N/A	
5.00	Issue of Pay Orders - Charges				
	a) Account Holder	LKR 350	USD 5	LKR 200	
	c) Pay Order Cancellation Charges	LKR 250	N/A	LKR 250	
6.00	Standing Orders - Charges				
	a) Setting - up Charges	LKR 250	\$10	LKR 250	
	b)Setting up charges - Bancassurance	FOC	FOC	FOC	
	c) Transfer to Accounts at UBC	FOC	FOC	FOC	

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	d) Transfer to Other Bank Account through Pay Orders	Pay Order Chgs shall Apply			
	e) Transfer through SLIPS	LKR 25	\$1	LKR 10	
	f) Non execution of a Standing Order due to lack of funds(excluding inhouse)	LKR 250	\$5	LKR 250/ USD 5	
	g) Standing Order Cancellation (before expiry)	LKR 250	\$5	LKR 250/ USD 5	
	h) Non execution of Standing Order due to lack of funds for inhouse A/Cs	FOC	FOC	FOC	
7.00	Cheques Marked for Payment - Handling Charges				
	a) On our customers account (Inward)	LKR 1,000	N/A	LKR 1000	
	b) At the request of our customers (Outward)	LKR 1,000	N/A	LKR 1000	
8.00	Charges on SLIPS Transactions -				
	SLIPS transfers (not under batch processing)- General	LKR 50	N/A	LKR 50	
	SLIPS transfers under batch processing/salary Batches				
	Up to 10 SLIPS in one batch	LKR 30 (per SLIPS)	FOC	FOC	
	Above 10 & upto 25 SLIPS in one batch	LKR 25 (per SLIPS)	FOC	FOC	
	Above 25 and up to 50 SLIPS in one batch	LKR 20 (per SLIPS)	FOC	FOC	
	Above 50 and up to 100 SLIPS in one batch	LKR 15 (per SLIPS)	FOC	FOC	
	Above 100 and up to 200 SLIPS or more in one batch	LKR 10 (per SLIPS)	FOC	FOC	
8.01	CEFT Transfer Charges (to any other bank account)				
	Over the counter Transfers	LKR 100	\$0.50	LKR 100	
	Online Funds Transfer	LKR 50	\$0.25	LKR 50	
9.00	Service Charges on RTGS Transfer	LKR 1,000	\$10	LKR 1,000/ USD 5	
10.00	Statements of Accounts (additional)				
	a) Within 12 months	LKR 100 (per pg.)	USD 5 (per statement)	LKR 100/ USD 5	Charges are per statement. Beyond 12 months - Max. Chgs. LKR 7500/ USD 75)
	b) Beyond 12 months	LKR 100 (per pg.)	USD 10 (per statement)	LKR 250/ USD 10	
	c) Temporary Statements - per statement.	LKR 100	\$5	LKR 100/ USD 5	
11.00	Statement Generation - Charges				No charges when, generated through UBOOnline/ Unitel/ ATM
	Saving Accounts				
	a) Quarterly	FOC	N/A	FOC	
	b) Monthly for Ultra or Regular	LKR 50	N/A	FOC	
	d) E-mail Statements	FOC		FOC	
	Current Accounts				
	a) Monthly	FOC	FOC	FOC	
	b) Weekly	LKR 750 p.m.	USD 10 p.m.	LKR 750/ USD 10 p.m.	
	c) Daily	LKR 1,200	\$20	LKR 1200/ USD 20	
	d) E-mail Statements	FOC	N/A	FOC	
12.00	Salary Transfers - Handling Charges - New	LKR 2,000	\$25	N/A	
	a) Effect through SLIPS	as per 8 above	N/A	FOC	To be in line with 8.00 above
	b) Effect through Pay Order/ Draft	LKR 150	\$2	N/A	
13.00	Hold Mail - Charges (Retained Month -end Statement)	LKR 250	\$5	LKR 250	
14.00	Issue of duplicate advices	LKR 100	\$3	LKR 100	
14.01	Customer request for a copy of voucher/cheque leaf etc archived.	LKR 500 per copy	FOC	FOC	Chgs should not be applied for Court request/FCID/CID/Import & Export Dept or any other Gov. regulatory requests.
15.00	Issue Duplicate Savings Passbook	LKR 250	N/A	LKR 100	
16.00	Closing of Account - Handling Charges				
	a) Savings Account (If closed within 6 months)	LKR 150	N/A	FOC	
	b) Current Account	LKR 500	N/A	FOC	
	c) Current Account due to unsatisfactory conduct	LKR 1,000	N/A	LKR 1,000	
	d) DBU FCY/ FCBU Accounts	N/A	\$10	\$10	
17.00	Balance Confirmation Certificate (Visa & Audit)	LKR 500	\$10	FOC	
18.00	Status Reports	LKR 1,500	\$20	LKR 1500/ USD 20	
19.00	Investigation Charges				
	a) Queries on transactions done within 12 months	LKR 250	\$5	FOC	
	b) Queries on transactions done beyond 12 months	LKR 1,000	\$10	FOC	
	c) Tracking Outward Remittance in dispute	LKR 1,500	\$15	FOC	
20.00	Domestic Cheques Purchase - Pay Orders	0.75% Flat (Min. LKR 1,000)	N/A	0.75% Flat (Min. LKR 1,000)	

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20.01	Domestic Cheques Purchase - 3rd Party Cheques	Pls contact Unit Head for chgs.		Pls contact Unit Head for chgs.	
21.00	Travel & Remittances				
21.01	Outbound Travel				
21.02	Issue of Traveler's Cards				
	a) Annual Charge	Rs.500	USD 5	FOC	
	b) Initial Loading/ Reloading of Value	0.5% (Min. LKR 500)	0.5% (Min. USD 5)	FOC	
21.03	Issue of Foreign Currency Notes				
	a) Rupee source	LKR 500	N/A	FOC	
	b) FCY source	N/A	USD 5	FOC	
21.04	Migration Related Remittance of Funds - Handling Fee	LKR 5,000	USD 50	LKR 5,000/ USD 50	
21.05	Inbound Travel				
21.06	Traveler's Card				
	a) Travelers Card Value Encashment - Commission	LKR 750	USD 10	N/A	
21.07	Foreign Currency Notes Encashment (Account Credited)				
	a) In Rupees	FOC	FOC	FOC	
	b) In foreign currency	FOC	FOC	FOC	
21.08	Foreign currency Notes Encashment (Non Customers)	FOC	FOC	FOC	
22.00	Outward Remittances				
22.01	Telegraph Transfer (Customers)				If charges on UBC (Ours) add LKR 5,000/ USD 50 or equivalent in other currency
	a) Rupee based	LKR 2,500	N/A	LKR 1,000	
	b) FCY based	USD 25	USD 25	USD 20	
22.02	Issue of Demand Drafts (Customers)				
	a) Rupee based	LKR 750	N/A	LKR 500	
	b) FCY based	USD 10	USD 10	USD 5	
22.03	Stop Payment/ Cancellation of Demand Drafts				
	a) Rupee based	LKR 1,500	N/A	LKR 1,500	
	b) FCY based	N/A	USD 15	USD 15	
22.04	Inward Remittances				
22.05	Telegraph Transfer (Customers)				
	a) Rupee based	FOC	N/A	FOC	
	b) FCY based		USD 5	USD 5	
	c) Payment by Draft/ Pay Order (Non Customers)	LKR 500	USD 10	N/A	
23.00	FCY Drafts/Cheques/Money Orders deposited to the account				
	a) Rupee based (Collection basis)	LKR 400	N/A	LKR 400	
	b) FCY based (Collection basis) All FCY drafts including USD drafts that can be collected through local USD Clearing	N/A	USD 5	USD 5	
	c) USD instruments (Collection basis) Value upto 25,000	LKR 400 + Corr. Bank Chgs.	USD 5 + Corr. Bank Chgs.	Corr. Bank Chgs. Only	Maximum can be collected is USD 25,000
23.01	Immediate Credit/ Purchased (Without limit)				
	a) USD instrument - Up to value 25,000 Foreign Clearing	0.075% per day (Min. LKR 1,000) + Corr. Bank Chgs.	0.5% Min. + Corr. Bank Chgs.	0.5% Min. + Corr. Bank Chgs.	
	b) FCY drafts that can be collected through local USD Clearing	N/A	0.25% (Min. USD 10)	0.25% (Min. USD 10)	
24.00	Initial Processing Fees - Retail Processing fees -Personal Loan				
	Below LKR 1 Mn	LKR 7,500	N/A	Discount to be decided case by case basis	
	LKR 1 Mn - 5 Mn	LKR 10,000	N/A		
	Above LKR 5 Mn	LKR 12,500	N/A		
24.01	Processing fees-Housing Loan	0.20% Flat (Min. of LKR 7,500 up to Max. of LKR 25,000)	N/A	Discount to be decided case by case basis	
24.02	Penalty fees applicable for Personal and Housing Loans		N/A		
24.03	Early settlement/ Part settlement penalty	4% from the capital outstanding	N/A		

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
24.04	Penalty interest on arrears payments	2% p.a. above the normal interest on arrears capital	N/A		
24.05	Legal fees for Mortgage over Immovable Property				
24.06	Panel Lawyer Charges (for outstation branches)				
	LKR 500,000 to LKR 1Mn	1% Flat (Min. of LKR 7,500)	N/A		
	LKR 1 Mn - 5Mn	0.75 % Flat (Min. of LKR 10,000)	N/A		
	Above LKR 5Mn	0.60 % Flat (Min. of LKR 30,000 and Max. of LKR 50,000)	N/A		
24.07	In House Legal Charges (Within Colombo)				
	LKR 500,000- LKR 5Mn	0.75% Flat (Min. of LKR 10,000)	N/A		
	LKR 5Mn - 10Mn	0.70 % Flat	N/A		
	From LKR 10Mn and above	0.25 % Flat	N/A		
24.08	a) New/Additional* (on additional amount) Retail	0.125% Flat		0.125% Flat	Min. 2,500 and Max. 25,000
24.09	b) Renewals - Facilities upto LKR 1M - Facilities above LKR 1M	LKR 500 LKR 1,000	USD 5 USD 10	LKR 500/ USD 5 LKR 1,000/ USD 10	
24.10	c) 100% Cash covered - Retail	LKR 750	USD 10	LKR 750/ USD 10	
24.11	d) Renewals - Retail	LKR 750	USD 10	LKR 750/USD 10	
24.12	e) One-off facilities	LKR 2,000	USD 20	LKR 2,000/ USD 20	
24.13	f) Inspection Charges	LKR 1,500	USD 20	LKR 1,500/ USD 20	
25.00	Advance Payment Import Document Endorsement Fee	LKR 1,000	USD 10	LKR 1,000/ USD 10	
26.00	Treasury Activities				
	Investment A/C activity charge - Non Customer	LKR 500	N/A	N/A	
27.00	Leasing				
	Documentation Handling Charges	LKR 5,000 + VAT	N/A		
	Sale of Vehicle Charge (issuance of deletion letter)	LKR 2,500 + VAT			
	Penalty interest on arrears rentals	2% p.a. above the normal interest on arrears capital.			
28.00	Pawning - Penal Interest				To be recovered at redemption or renewal time.
	To be charged - After one year	Int.Rate + 2%	N/A	Int.Rate + 2%	
28.01	Pawning Auction Cost Recovery From Refund available				To be recovered from refunds available.
	a) 10% of the capital outstanding subject to following :				
	Maximum charges	LKR 4,000	N/A	LKR 4,000	
	Minimum charges	LKR 1,000	N/A	LKR 1,000	
	In both cases, if the refund available is lesser than the above, then the refund amount would be recovered as auction cost recovery				
29.00	Service Charges on CRIB Report Obtained	LKR 500	USD 5	LKR 500/ USD 5	
30.00	Utility Bill Payments	FOC	N/A	FOC	
31.00	Safe Deposit Lockers				
	Small				
					plus 11% VAT to be charged on rentals. Rental to be charged upfront at point of issuing.
	Annual Rental Charge to be Recovered on day of placement	LKR 5,000 p.a.	USD 50	LKR 5,000/ USD 50 p.a.	
	Medium				
	Annual Rental Charge to be Recovered on day of placement	LKR 7,500	USD 75	LKR 7,500/ USD 75	
	Large				

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	Annual Rental Charge to be Recovered on day of placement	LKR 10,000	USD 100	LKR 10,000/ USD 100	
31.01	Replacement Charge - on Safe Deposit Locker key.	Actual cost	Actual Cost	Actual Cost	
32.00	Cards				
32.01	Classic Cards				
	Issuance Fee Instant Cards/ Re-issuance Fee	LKR 300	---	---	
	Issuance Fee Personalized Cards/ Re-issuance fee	LKR 550	---	---	
	Annual Renewal Fee (applicable from year 2 onwards)	LKR 400 (To be charged in November commencing in 2016)	LKR 400	---	
32.02	Platinum Cards				
	Issuance fee Instant cards/ Re-issuance fee	LKR 500	---	LKR 500	
	Issuance fee Personalised cards/ Re-issuance fee	LKR 750	---	LKR 750	
	Annual Renewal Fee (applicable from year 2 onwards)	LKR 600 (To be charged in November commencing in 2016)	---	LKR 600	
32.03	Debit Card Local/ Overseas usage fee				
	Balance Inquiry Fee – UBC ATMs	FOC	---	FOC	
	Cash Withdrawal Fee – UBC ATMs	FOC	---	FOC	
	Balance Inquiry Fee – LankaPay network	LKR 7.50	---	LKR 7.50	
	Cash Withdrawal Fee – LankaPay network	LKR 30	---	LKR 30	
	Balance Inquiry Fee – VISA network (Local/ Foreign)	LKR 50	---	LKR 50	
	Cash Withdrawal Fee – VISA network – Local	LKR 100	---	LKR 100	
	Cash Withdrawal Fee – VISA network – Foreign	LKR 400	---	LKR 400	
	PIN Reissue Fee	LKR 300	---	LKR 300	
	Fuel Surcharge	2%	---	2%	
33.00	Debit Card local & Overseas usage per day Limits				
	Classic Card - Daily ATM withdrawal limit	LKR 80,000	---	LKR 80,000	
	Platinum Card - Daily ATM withdrawal limit	LKR 100,000	---	LKR 100,000	
	Classic Card - Daily POS purchase limit	LKR 100,000	---	LKR 100,000	
	Platinum Card - Daily POS purchase limit	LKR 200,000	---	LKR 200,000	
34.00	UB-Online – Internet Banking				
	a) Business Customers - Annual Service Charge	LKR 1,000	USD 10	N/A	
	b) Personal Customers - Annual Service Charge	LKR 500	USD 5	FOC	
SME / Corporate					
35.00	Initial Processing Fee - SME				
	New	0.25% (Min. LKR 5,000)		N/A	
35.01	Enhancement/ Additional (with renewal of existing package)	0.25% on enhanced/additional amount plus renewal fee (Min. LKR 5,000)			
	Renewals - Facilities Upto LKR 1M	LKR 1,000 Flat		N/A	
	Renewals - Facilities From LKR 1M to LKR 5M	LKR 2,500 Flat			
	Renewals - Facilities Above LKR 5M	LKR 5,000 Flat			
	a) 100% Cash covered (New facility)	LKR 1,000 Flat		N/A	
	b) 100% - Cash covered (Renewals)	LKR 750 Flat		N/A	
	c) One off facilities	LKR 2,500 Flat		N/A	
	d) Inspection Charges	LKR 2,000 plus transport cost		N/A	
35.02	Penalty fees applicable for SME Facilities :				
	Penalty interest on arrears in payments	2% p.a. above the normal interest on arrears capital			
	Early settlement/ Part settlement penalty	2.5% from the capital outstanding			

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
35.03	Legal fees for Mortgage over Immovable Property/ Assets (SME)				
	Panel Lawyer Charges (for outstation branches)				
	Upto LKR 500,000	1.5% Flat (Min. LKR 5,000)	N/A		
	From.LKR 500,000 to LKR 1Mn	0.1% Flat (Min. of LKR 7,500)	N/A		
	From.LKR 1Mn to LKR 5Mn	0.75 % Flat (Min. LKR 10,000)	N/A		
	Above LKR 5Mn	0.60 % Flat (Min. LKR 30,000 & Max. LKR 50,000)			
35.04	In House Legal Charges (Within Colombo)				
	Upto LKR 500,000	1.5% Flat (Min. of LKR 5,000)	N/A		
	LKR 500,000 to LKR 5Mn	0.1% Flat (Min. of LKR 10,000)	N/A		
	Above LKR 5 Mn	0.75 % Flat (Min. LKR 40,000 & Max. LKR 75,000)	N/A		
35.05	Legal fees for Mortgage over movable Assets/ Property (SME)				
	Upto LKR 5 Mn	0.75% Flat (Min. of LKR 5,000 & Max. LKR 25,000)			
	Above LKR 5 Mn	0.5% Flat (Min. LKR 25,000 & Max. LKR 75,000)			
36.00	Initial Processing Fees - Retail				
	a) New/ Additional* (on additional amount) Retail	0.125% Flat		0.125% Flat	Min. 2,500 and Max. 25,000
	b) Renewals - Facilities upto LKR 1M	LKR 500	\$5	LKR 500/ USD 5	
	- Facilities above LKR 1M	LKR 1,000	\$10	LKR 1,000/ USD 10	
	c) 100% Cash covered - Retail	LKR 1,000	\$10	LKR 1,000/ USD 10	
	d) Renewals - Retail	LKR 750	\$10	LKR 750/ USD 10	Charges to be recovered annually
	e) One-off facilities	LKR 2,000	\$20	LKR 2,000/ USD 20	
	f) Inspection Charges	LKR 1,500	\$20	LKR 1,500/ USD 20	
37.00	Advance Payment Import Document Endorsement Fee	LKR 1,000	\$10	LKR 1,000/ USD 10	
38.00	Treasury Activities				
	Investment A/C activity charge - Non Customer	LKR 500	N/A	N/A	
39.00	Leasing				
	Documentation Handling Charges	LKR 5,000 + VAT	N/A	LKR 1,750 +VAT	VAT to be collected from Customer addition to the Chg.
40.00	Debit Tax Refunds				
	Debit Tax Refunds - Processing Charges	FOC	N/A	FOC	
41.00	Utility Bill Payments	FOC	N/A	FOC	
42.00	Electronic Banking				
42.01	Issue of Debit Cards to Existing ATM Card- non personalized	LKR 300	USD 5	FOC	
	Debit card classic for existing ATM - personalized	LKR 550			
	Debit Card Platinum for existing ATM - non personalized	LKR 500			
	Debit Card Platinum for existing ATM - Personalized	LKR 750			
42.02	ATM Activity Fee				
	UBC - ATM's Service Charge - (annual)	LKR 150	USD 2	FOC	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
42.03	ATM Withdrawal Limit - per day	LKR 50,000	Equv. of LKR 50,000	LKR 100,000	
	ATM Withdrawal Limit - per day Regular/ CA	LKR 50,000		LKR 100,000	
	ATM Withdrawal Limit - per day Ultra	LKR 100,000			
43.00	Payments Effected Through UBOnline/ TV Banking				
	a) To the credit of a UBC Account/ Utility Payment	FOC	FOC	FOC	
	b) Payment to third parties - transfer to other banks - less than LKR 1 Mn	LKR 150	USD 2	LKR 150/ USD 2	
	c) Payment to third parties - transfer to other banks - more than LKR 1 Mn	LKR 1,000	USD 10	LKR 500/ USD 5	
44.00	Bank Track-SMS Banking - Annual Fee	LKR 100	USD 2	FOC	
45.00	TV Banking -				
	Annual Fee-Personal Customers	FOC	FOC	FOC	
	Other Charges	ref: 43.00	ref: 43.00	ref: 43.00	
46.00	Miscellaneous Charges				
46.01	Commission in lieu of exchange	N/A	0.25%	0.25%	Applicable when crediting FCY A/Cs with foreign currency (excluding FCY Notes).
46.02	Postage				
	Local - a) Normal Post	LKR 100	USD 2	LKR 100/ USD 2	
	b) Registered Post	LKR 150	USD 2	LKR 150/ USD 2	
46.03	Foreign - a) Normal Post	LKR 150	USD 3	LKR 150/ USD 3	
	b) Registered Post	LKR 300	USD 5	LKR 300/ USD 5	
46.04	Courier charges	LKR 3,500	USD 35	LKR 3,500/ USD 35	
47.00	Legal Fees				
47.01	Legal Fee for Mortgage over Immovable Property				
	a) Upto LKR 500,000	1.5% Flat	1.5% Flat	1.5% Flat	Min. LKR 5,000/ USD 50
	b) From LKR 500,000 to LKR 1.0 million	1% Flat	1% Flat	1% Flat	Min. LKR 7,500/ USD 75
	c) From LKR 1.0 million to LKR 5.0 million	0.75%	0.75%	0.75%	Min. LKR 10,000/ USD 1000
	d) Above LKR 5.0 million	0.60%	0.6%	0.60%	Min. LKR 30,000.00/ USD 300 and Max. LKR 50,000.00/ USD 500
47.02	Legal Fee for mortgage over movable Property	0.60%	0.60%	0.60%	Min. LKR 3,000.00/ USD 30 and Max. LKR 15,000.00/ USD 150
47.03	Recovery of Legal Costs				
47.04	a).To serve a Letter of Demand	LKR 250	USD 10	LKR 250/ USD 10	
	b) Filing Plaint (to cover Proxy Charges & Stamp Fee)				
	i) If Plaint filed at District Court	LKR 2,500	USD 25	LKR 2,500/ USD 25	
	ii) If Plaint filed at Commercial Court	LKR 8,000	USD 80	LKR 8,000/ USD 80	
	c) Appearing in Courts (to cover incidental expenses)				
	i) Colombo & Suburb Courts	LKR 5,000	USD 50	LKR 5,000/ USD 50	
	ii) Outstation Courts	LKR 20,000	USD 175	LKR 20,000/ USD 175	
48.00	Trade Services Charges				
48.01	Imports				
48.02	Import Sight D/Cs				
	a) Valid upto 3 months	0.25%	0.25%	N/A	
	b) Minimum Commission	LKR 4,000	USD 45	N/A	
	c) For each additional month	0.125% p.m.	0.125% p.m.	N/A	
48.03	Open Account Terms - Commission	LKR 5,000 Flat	USD 50		
	SWIFT Charges	LKR 2,500 (per transaction)			
48.04	Import Usance D/Cs				
	a) Valid upto 3 months	0.375% (per quarter)	0.375% (per quarter)	N/A	
	b) For each additional 30 days or part thereof	0.125% p.m.	0.125% p.m.	N/A	
	c) Minimum Commission	LKR 4,000	USD 45	N/A	
48.05	Import Sight/ Usance DCs - providing draft LC for review	LKR 500 (per draft)	N/A		
48.06	Amendments to Import D/Cs				

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	a) Value Enhancement	0.25% (per quarter) (Min. LKR 2,000)	0.25% (per quarter) (Min. USD 30)	N/A	
	b) Extension	0.125% p.m. (Min. LKR 2,000)	0.125% p.m. (Min. USD 20)	N/A	
	c) Other Amendments	LKR 2,000	USD 20	N/A	
48.07	Domestic D/Cs				
	a) Valid upto 3 months	As per 48.02 & 48.04	As per 48.02-a & 48.04-a	N/A	
	b) For each additional month	0.125% p.m.	0.125% p.m.	N/A	
48.08	c) Minimum Commission Amendment to Domestic D/C s	LKR 4,000	USD 45	N/A	
	a) Value Enhancement	As per 48.06-a (Min. LKR 2,000)	As per 48.06 - a (Min. USD 20)	N/A	
	b) Extensions	0.125% p.m. (Min. LKR 2,000)	0.125% p.m. (Min. USD 20)	N/A	
	c) Other Amendments	LKR 2,000	USD 20	N/A	
48.09	Dispatch Charges - L/C Opening				
48.10	a) SWIFT / TELEX	LKR 3,000	USD 40	N/A	
	b) Courier	LKR 3,500	USD 40	N/A	
	c) Registered Airmail	LKR 750	USD 15	N/A	
48.11	Dispatch Charges - L/C Amendments'				
	a) SWIFT/ TELEX	LKR 2,500	USD 35	N/A	
	b) Courier	LKR 3,500	USD 40	N/A	
	c) Registered Airmail	LKR 750	USD 15	N/A	
48.12	Import Bills				
	Sight Bills under L/Cs - Commission	FOC	FOC	N/A	
	Differed Payment Bills under D/Cs - Comm	0.25% (per quarter)	0.25% (per quarter)	N/A	
	Minimum	LKR 3,000	USD 45	N/A	
48.13	Import Bills Received for Collection				
	Sight	0.25% Flat	0.25% Flat	N/A	
	Minimum	LKR 3,000	USD 45	N/A	
	Acceptance Commission (Usance)	0.25% (per quarter)	0.25% (per quarter)	N/A	
	Acceptance SWIFT message	LKR 1,500	USD 15		
	Payment SWIFT message	LKR 1,500	USD 16		
	Minimum	LKR 3,000	USD 45	N/A	
	Unpaid Import Bills at Maturity- Monthly charges.	LKR 2,500 p.m.	USD 25 p.m.		
48.14	Routing Documents through Other Banks - Handling Charges				
	a) Customers	LKR 1,000	USD 20	N/A	
	b) Non Customers	0.125% Flat	0.125% Flat	N/A	
	c) Maximum	LKR 2,500	USD 35	N/A	Min. LKR 1000
48.15	General SWIFT/ TELEX				
	Per Message	LKR 1,000	USD 15	N/A	
48.16	Endorsing of Air Way bills/ Advance Documents (IDs)	LKR 2,500	USD 40	N/A	
48.17	Reimbursement Fee	Nil	Nil	N/A	
48.18	Discrepancy Fee (deducted from Bill Amt)	USD 75	USD 75	N/A	
	LKR Domestic L/Cs	LKR 3,000	N/A	N/A	
48.19	Endorsing of Bills of Lading in lieu of Shipping Guarantees.	LKR 3,000	USD 45	N/A	
48.20	Shipping Guarantee				
	a) Commission - for the 1st month	0.25%	0.25%		
	b) Minimum	LKR 3,000	USD 30	N/A	
	c) Commission Beyond 1 month	LKR 2,500 p.m.	USD 25 p.m.	N/A	
48.21	Holding Import Shipping Guarantees and Import Delivery Orders	LKR 2,000 p.m.	USD 25 p.m.	N/A	
48.22	Release of Documents free of payment	LKR 3,500	USD 50	N/A	
49.00	Exports				
49.01	Advise of Documentary Credits				
	a) Customers	LKR 2,500	USD 30	N/A	
	b) Non Customers	LKR 3,000	USD 40	N/A	
49.02	Advising of Amendments				

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	a) Customers	LKR 1,500	USD 15	N/A	
	b) Non Customers	LKR 2,000	USD 20	N/A	
49.03	Transfer of D/Cs				
	a) Commission on Transfer of full or part of a D/C Value	LKR 5,000	USD 45	SWIFT Charges on transfer of full or part of DC - LKR 3,000 or USD 30	Per Beneficiary Notification
	b) Commission on Transfer of Amendments	LKR 3,000	USD 30	SWIFT Charges on transfer of Amendments - LKR 1,500 or USD 15	Per Beneficiary Notification
49.04	Cancellation Charges - on D/C Advising / Transfer	LKR 3,000	USD 30	N/A	Per Beneficiary Notification
49.05	Confirmation of Sight D/Cs				
	a) Upto 3 months	0.375% (per quarter)	0.375% (per quarter)	N/A	Cancellation within 1 month 0.75% of Comm. to be refunded.
	b) For each additional month	0.125% p.m.	0.125% p.m.	N/A	
49.06	Confirmation on Usance Documentary Credit				
	a) For 90 days	1% (per quarter)	1% (per quarter)	N/A	
	b) For each additional month beyond 3 months	0.125% p.m.	0.125% p.m.	N/A	
	c) Minimum commission	LKR 5,000	USD 100	N/A	
49.07	Negotiation of Export Bills under D/Cs				
	a) Commission on Customer	0.25% Flat	0.25% Flat	N/A	
	b) Minimum	LKR 3,000	USD 30	N/A	
	c) Non Customer Minimum	LKR 4,000	USD 45	N/A	
49.08	Collection - Export Bills - New				
	a) Foreign Bills - Commission on Customer	0.25% Flat	0.25% Flat	N/A	Min. LKR 3,000/ USD 30
	b) Domestic Bills - Commission on Customer	0.25% Flat	0.25% Flat	N/A	Min. LKR 3,000/ USD 30
	c) Non Customer - Commission	0.25% Flat	0.25% Flat	N/A	Min. LKR 4,000/ USD 45
49.09	Issuing Counter Indemnities to other banks	LKR 4,000	USD 45	N/A	
49.10	Duty Rebate Application processing fee	LKR 500	USD 10	N/A	
49.11	Free of Payment Handling fee	LKR 3,000	USD 30	N/A	
49.12	Courier Charges - Export Bills	LKR 3,500	USD 30	N/A	
50.00	Bond and Guarantees				
50.01	Bid Bonds, Performance Bonds, Standby L/Cs , Letters of Guarantees issued on customers FACILITIES - Commission	2% p.a.	2% p.a.	2% p.a.	
50.02	Guarantees issued against 100% Margin accounts	1% p.a.	1% p.a.	1% p.a.	Comm. to be charged on a pro-rata basis.
50.03	Guarantees issued against all interest bearing deposits and counter guarantees of banks and standby letters of Credit	1.5% p.a.	1.5% p.a.	1.5% p.a.	
51.00	Minimum Charges				
	a) LKR. 50,000	LKR 2,500	USD 40	LKR 2,500/ USD 40	All Guarantees
	b) LKR 50,001 and above	LKR 3,500	USD 50	LKR 3,500/ USD 50	
51.01	Value Enhancements & Extensions	As per 52.a to 53	As per 52.a to 53	As per 52.a to 53	
51.02	Amendment charges				
	ALL Guarantees - Charges	LKR 2,000	USD 20	LKR 2,000	
52.00	Letters of Indemnities to other Banks -New				
	a) For 3 months or part thereof	0.375% (per quarter)	0.375% (per quarter)	0.375% (per quarter)	
	b) Minimum Charges	LKR 2,500	USD 30	LKR 2,500/ USD 30	
53.00	International Guarantees				
53.01	Issuance against counter Guarantees of banks operating in Sri Lanka Commission	2% p.a.	2% p.a.	2% p.a.	Comm. to be charged on a pro-rata basis.
53.02	Minimum charges	LKR 4,000	USD 45	LKR 4,000/ USD 45	
53.03	Amendment charges	LKR 2,500	USD 25	LKR 2,500/ USD 25	
53.04	Telex charges	LKR 2,000	USD 20	LKR 2,000/ USD 20	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	a) Full telex charges	LKR 3,500	USD 40	LKR 3,500/ USD 40	
53.05	International Guarantees issued against Counter Guarantees of Foreign Banks - Commission	2% p.a	2% p.a	2% p.a	
54.00	Hire Purchase -Processing Fee	LKR 5,000		LKR 5,000	