

**RETAIL BANKING (w.e.f. 01/04/2021)**

No.	DESCRIPTION	Initial Deposit	Minimum Average Balance for payment of interest	Service Charges
<b>1.00</b>	<b>MAINTAINING OF SAVINGS, CURRENT &amp; FD ACCOUNTS UNDER DBU</b>			
	<b>Elite Circle (Privileged Banking)</b>			
	Ultra Saver - Elite	LKR 5,000	LKR 5,000	-
	Personal Current Accounts - Elite	LKR 10,000	-	FoC (on meeting eligibility criteria)
	FDs	LKR 5,000,000	-	-
	Special Senior Citizens' FD (CBSL Scheme)	LKR 10,000	-	-
	<b>Gold Circle (Preferred Banking)</b>			
	Any Saving or Current Account	LKR 5,000	LKR 10,000	FoC (on meeting eligibility criteria)
	FDs	LKR 1,000,000	-	-
	Special Senior Citizens' FD (CBSL Scheme)	LKR 10,000	-	-
	<b>Individuals</b>			
	Ultra Saver (Only for Individuals)	LKR 1,000	LKR 5,000	-
	Regular Saver	LKR 1,000	LKR 2,000	-
	Kidz Saver	LKR 1,000	LKR 1,000	-
	Salary Select / Power	LKR 1,000	LKR 5,000 / LKR 2,000	-
	Current Accounts	LKR 5,000	LKR 10,000	LKR 750
	FDs	LKR 10,000	-	-
	Special Senior Citizens' FD (CBSL Scheme)	LKR 10,000	-	-
	<b>Business Accounts</b>			
	Regular Saver for Business - Individuals	LKR 10,000	LKR 25,000	-
	Business Current Accounts - Individuals	LKR 20,000	LKR 20,000	LKR 2,850
	Business FDs - Individuals	LKR 25,000	-	-
	Regular Saver for Business Purposes & Non Individuals	LKR 20,000	LKR 50,000	-
	Current Accounts for Business Purposes & Non-Individuals	LKR 25,000	LKR 25,000	LKR 3,250
	FDs for Non-Individuals	LKR 100,000	-	-

	<b>Foreign Currency Accounts &amp; Special Accounts</b>			
	PFCA - Savings	Designated FCY 100/-	100/- in FCY	-
	PFCA - Minor Savings	Designated FCY 50/-	50/- in FCY	-
	PFCA - Current	Designated FCY 100/-	100/- in FCY	USD 5
	PFCA - FD	Designated FCY 100/-	-	-
	DFCA - Savings	Designated FCY 100/-	100/- in FCY	-
	DFCA - Current	Designated FCY 100/-	100/- in FCY	USD 5
	DFCA - FD	Designated FCY 100/-	-	-
	DRA - Savings	LKR 5000	LKR 5000	-
	DRA - Current	LKR 10,000	LKR 20,000	LKR 3,250
	DRA - FD	LKR 10,000	-	-
	Resident Guest Foreign Currency Account	USD 250,000/- or equivalent	5,000/- in FCY	-
	Resident Guest Rupee Current Account - Individuals	USD 2,000/- or equivalent in LKR	LKR 25,000	LKR 3,250
	Resident Guest Rupee Current Account - Investors	USD 35,000/- or equivalent in LKR	LKR 100,000	LKR 3,250
	SFNFDA - Senior Foreign Nationals' Fixed Deposit Accounts	USD 15,000/- or equivalent	-	-
	SFNRA - Senior Foreign Nationals' Rupee Account - Savings	USD 1,500/- or equivalent in LKR	LKR 25,000	-
	SFNRA - Senior Foreign Nationals' Rupee Account - Current	USD 1,500/- or equivalent in LKR	LKR 50,000	LKR 3,250
	BFCA - Savings	Designated FCY 500/-	500/- in FCY	
	BFCA - Current	Designated FCY 500/-	500/- in FCY	USD 5
	BFCA - FD	Designated FCY 1000/-	-	
	CTRA - Savings LKR	LKR 50,000	LKR 25,000	
	CTRA - Savings FCY	Designated FCY 500/-	500/- in FCY	
	CTRA - Current - LKR	LKR 75,000	LKR 50,000	LKR 3,250

	CTRA - Current - FCY	Designated FCY 500/-	500/- in FCY	USD 5
	CTRA - FD - LKR	LKR 200,000	-	
	CTRA - FD - FCY	Designated FCY 1000/-	-	
	IIA - Savings - LKR	LKR 50,000	LKR 25,000	
	IIA - Savings - FCY	Designated FCY 500/-	500/- in FCY	
	IIA - Current - LKR	LKR 75,000	LKR 50,000	LKR 3,250
	IIA - Current - FCY	Designated FCY 500/-	500/- in FCY	USD 5
	IIA - FD - LKR	LKR 200,000	-	
	IIA - FD - FCY	Designated FCY 1000/-	-	
	OIA - Savings - LKR	LKR 50,000	LKR 25,000	
	OIA - Savings - FCY	Designated FCY 500/-	500/- in FCY	
	OIA - Current - LKR	LKR 75,000	LKR 50,000	LKR 3,250
	OIA - Current - FCY	Designated FCY 500/-	500/- in FCY	USD 5
	<b>FCBU CASA Accounts</b>	USD 1000 or equivalent	1000/- in FCY	

No.	DESCRIPTION	Charge	Remarks
<b>2.00</b>	<b>CHARGES ON OTHER ACCOUNT SERVICES</b>		
2.01	Issuing of Duplicate Savings Passbook - Elite Circle	LKR 150	
<b>2.02</b>	<b>Issuing of Duplicate Savings Passbook - General</b>	<b>LKR 350</b>	
2.03	Closing of Accounts within 6 months of operations		
	a) Savings Accounts & Invest Planner Accounts	LKR 750 / USD 5	Regular Savings interest rate will apply for Invest Planner Accounts closed prior to maturity.
	<b>b) Current Account</b>	<b>LKR 1,500 / USD 10</b>	
2.04	<b>Closing of Accounts due to unsatisfactory conduct</b>	<b>LKR 2,000</b>	
2.05	Minimum TOD Interest	LKR 500	
2.06	Service Charges on CRIB Report Obtained	LKR 500 / USD 5	
2.07	Cheque Book Issuance - Per Leaf Charge	LKR 25	Available in cheque books

2.08	Personalised Cheque Book Issuance - Per Leaf Charge	LKR 75	of 10, 20 and 50 leaves
2.09	Unused cheque books - Cancellation	LKR 125	
2.10	Counter cheque leaf - per leaf charge	LKR 200	
2.11	Stop Payment of Cheque - Handling Charges		
	a) With adequate funds	LKR 750	
	b) Without adequate funds	LKR 5,500	
	c) If entire cheque book is lost or unused part is lost of 10 leaf Book	LKR 3,000	
	d) If entire cheque book is lost or unused part is lost of 20 leaf Book	LKR 5,000	
	e) If entire cheque book is lost or unused part is lost of 50 leaf Book	LKR 7,000	
2.12	Cheque Returns - Charges (UBC Cheques including late returns)		
	a) For inadequate funds	LKR 5,500	
	b) Referral charge	LKR 450	
2.13	Cheque Returns Charges per CRN (on 3rd party cheque deposits)	LKR 200 + Postage	
2.14	Chargers for issuance of duplicate CRN	LKR 300 + Postage	
2.15	Retrieval of Outward Cheque from Lanka Clear / Obtain photocopy	LKR 1,000	
2.16	Postdated Cheques - Handling Charges	FoC	
2.17	Pay Orders - Charges		
	a) Processing Fee Elite Circle	LKR 150 / USD 5	
	<b>b) Processing Fee - General</b>	<b>LKR 400 / USD 5</b>	<b>10% discount for Gold Circle Customers.</b>
	c) Cancellation Charges - Elite Circle	LKR 100 / USD 3	
	d) Cancellation Charges - General	LKR 300 / USD 3	
2.18	Standing Orders - Branch Processing		
	a) Setting-up Charges - UBC Beneficiary accounts / Bancassurance premiums (Insurance premiums paid through Bank)	Free	Standing Order Payments will be processed only if sufficient balances are maintained in the account at time of processing. Customers are advised to use the Online Banking
	b) Setting-up Charges - Other Bank Accounts (Pay Orders & SLIPS in LKR)	LKR 550	
	c) Setting-up Charges - Other Bank Accounts (FCY)	USD 10	
	d) Standing Order Cancellation (before expiry)	LKR 250 or USD 5	
	e) S/O amendment charges - Elite Circle	Free	

	<b>f) S/O amendment charges - General</b>	<b>LKR 100</b>	system.
2.19	Issue of Foreign Demand Drafts (Customers)		
	<b>a) USD Draft Issuance</b>	<b>LKR 2,000 / USD 15</b>	<b>Elite Members are entitled to 20% discount</b>
	b) EUR Draft Issuance	LKR 3,500 / USD 20	LKR 3,250 / USD 18
2.20	<b>Cash Letters (Draft Collections)</b>		
	<b>a) USD Draft Collections</b>	<b>USD 30</b>	<b>Elite - USD 30</b>
	<b>b) Giro Form Collection - GBP</b>	<b>GBP 10</b>	<b>Elite - GBP 8</b>
	<b>c) Returns - GBP</b>	<b>GBP 75</b>	<b>Elite - GBP 68</b>
	<b>d) SWIFT Advice - GBP</b>	<b>FoC</b>	<b>FoC</b>
	<b>e) Giro Form Collection - EUR</b>	<b>EUR 12</b>	<b>Elite - EUR 10</b>
	<b>f) Returns - EUR</b>	<b>EUR 75</b>	<b>Elite - EUR 68</b>
	<b>g) SWIFT Advice - EUR</b>	<b>EUR 5</b>	<b>Elite - EUR 5</b>
2.20.1	<b>UB DHL courier charges - applies to all collections</b>	<b>USD 21</b>	<b>Elite - USD 21</b>
2.20.2	<b>Hold on account for FCY Draft collections</b>	<b>USD 110 or LKR 20,000/-</b>	
2.21	<b>Stop Payment/ Cancellation of Foreign Drafts</b>	<b>USD 80 (or equivalent)</b>	<b>USD 80 (or equivalent)</b>
2.22	Commission on Issue of Foreign Currency Notes		
	a) On Rupee accounts	LKR 500	Elite Circle entitled to 20% rebate
	b) On FCY accounts	USD 5	
2.23	Foreign Currency Notes Encashment (account credited)	FoC	
2.24	Foreign currency Notes Encashment (Non Customers)	FoC	
2.25	Migration Related Remittance of Funds - Processing Fees	LKR 5,000 / USD 50	
2.26	Utility Bill Payments over the counter	FoC	
2.27	Over the counter withdrawals less than Rs. 100,000/-	LKR 30	Customers are requested to use the ATM for withdrawals below LKR 100,000.
2.28	Issuing of Duplicate Fixed Deposit Renewal Notice	LKR 150 / USD 1	
<b>3.00</b>	<b>ONLINE AND MOBILE BANKING SERVICES</b>		
3.01	Personal / Individual Users - Joining Fee	FoC	

3.02	Annual Fees		
	a) Personal / Individual Users - Annual Fee - Elite Circle	FoC	
	b) Personal / Individual Users - Annual Fee - Gold Circle	FoC	
	c) Personal / Individual Users - Annual Fee - General	LKR 500 / USD 5	Annual Fee will be recovered from any account of customer if funds in primary a/c are insufficient.
	d) Business / Non Individuals (Only Online Banking) - Annual Fee	LKR 3,250 / USD 20	
3.03	Online / Mobile Banking Cheque Book Requests	Sufficient funds should be available in the account and account operations will be evaluated prior to issuance.	
	a) Cheque Book Per Leaf Charge	LKR 25	Can be collected at selected Branch
	b) Collect at Branch	FoC	
	c) Cheque Book Home delivery charge through Registered Post	LKR 750 per book	Delivered to the address given through online/mobile banking
3.04	UB Online e-statements (Current & Savings)	FoC	
3.05	Online / Mobile Banking Physical Statement Requests		
	a) Within last 12 months charge per page	LKR 140 / USD 2	Can be collected at specified Branch. Maximum Charge is LKR 7,500 / USD 75
	b) Older than last 12 months charge per page	LKR 300 / USD 10	
	c) Statement Home Delivery Charge via Registered Post	LKR 500	
3.06	Standing Order set-up	FoC	
3.07	SMS Alerts	FoC	
3.08	Missed Call Banking & SMS Balance Notification - per balance inquiry	LKR 5	
3.09	Missed Call & SMS balance Inquiry Subscription Service		
	a)M100 - Monthly morning SMS alert - monthly subscription	LKR 100	
	b)M150 - Customised SMS Alert - monthly subscription	LKR 150	
4.00	DEBIT CARDS & ATM FEES		
4.01	Classic Cards		
	Issuance Fee Instant Cards/ Re-issuance Fee	LKR 550	
	Issuance Fee Personalized Cards/ Re-issuance fee	LKR 550	

	Annual Renewal Fee (applicable from year 2 onwards)	LKR 550	
4.02	Platinum Cards		
	Issuance fee Instant cards/ Re-issuance fee	LKR 750	Gold Circle clients are entitled to a 50% discount on the initial issuance fee for instant debit cards.
	Issuance fee Personalised cards/ Re-issuance fee	LKR 750	
	Annual Renewal Fee (applicable from year 2 onwards)	LKR 750	
4.03	Debit Card Local / Overseas usage fee		
	Balance Inquiry Fee – UBC ATMs	FoC	
	Cash Withdrawal Fee – UBC ATMs	LKR 3.00	
	Balance Inquiry Fee – LankaPay network	LKR 7.50	
	Cash Withdrawal Fee – LankaPay network	LKR 30	
	Balance Inquiry Fee – VISA network (Local/ Foreign)	LKR 50	
	Cash Withdrawal Fee – VISA network – Local	LKR 100	
	Cash Withdrawal Fee – VISA network – Foreign	LKR 400	
	PIN Reissue Fee	LKR 300	
	Fuel Surcharge	1.00%	
4.04	Debit Card local & Overseas usage per day Limits		
	Classic Card - Daily ATM withdrawal limit	LKR 100,000	
	Platinum Card - Daily ATM withdrawal limit	LKR 150,000	
	Classic Card - Daily POS purchase limit	LKR 300,000	
	Platinum Card - Daily POS purchase limit	LKR 500,000	
5.05	<b>Maintenance fees</b>		
	Card replacement fee	LKR 750	LKR 750
	Limit enhancement fee	LKR 1,000	LKR 1,000
	Statement copy request fee (within 6 months)	FoC	FoC
	PIN replacement fee	LKR 500	LKR 500
	Balance confirmation letter request fee	LKR 500	LKR 500
	Cheque return fee	LKR 1,000	LKR 1,000
	POS slip retrieval fee	LKR 500	LKR 500

	Billing cycle change	FoC	FoC
5.06	<b>Government Levies</b>		
<b>6.00</b>	<b>SAFETY DEPOSIT LOCKERS</b>		
6.01	Annual Fees		Elite Circle Customers are entitled to 25% discount Gold Circle Customers are entitled to a 10% discount <u>Important:</u> Annual Fee will be recovered from other accounts of customer if funds in primary a/c are insufficient.
	Standard	LKR 6,000 / USD 60 + Taxes	
	Large	LKR 10,000 / USD 75 + Taxes	
	Extra-Large	LKR 13,000 / USD 100 + Taxes	
6.02	Minimum deposit for SDLs	Not required. Must maintain a SA account	
6.03	Replacement Key Charge	Actual cost or minimum of LKR 3,000	
<b>7.00</b>	<b>Outbound Travel</b>		
	Issue of Traveler's Cards		
	a) Annual Charge	500 / USD 5	FoC for Elite Clients
	b) Initial Loading/ Reloading of Value	0.5% (Min. LKR 500)	
	Inbound Travel		
	a) Travelers Card Value Encashment - Commission	LKR 750 / USD 10	
<b>8.00</b>	<b>FUND TRANSFERS</b>		
8.01	Individual Transfers		
	a) SLIPS	LKR 50	
	b) CEFTS	LKR 30	
	c) RTGS	LKR 400 / USD 2.25	
8.02	Batch Transfers through SLIPS (Bulk processing / Salary Processing)		
	a) Up to 10 SLIPS - per transfer	LKR 50	
	b) SLIPS above 10 transfers in a single batch - per transfer	LKR 25	
8.03	Salary Fund Transfers through Pay Orders / Drafts	LKR 500 / USD 3	



8.04	SLIP Recall Charge (Due to customer fault) per SLIP	LKR 300	
8.05	SLIP Recall Cancellation Charge (Due to customer fault) per txn	LKR 250	
<b>9.00</b>	<b>CHEQUES MARKED FOR PAYMENT</b>		
	a) On Union Bank customer's account (Inward )	<b>LKR 1,500</b>	
	b) At the request of Union Bank customers (Outward)	<b>LKR 1,500</b>	
<b>10.00</b>	<b>STATEMENTS</b>		
10.01	Savings Accounts		
	Monthly E-Statements	FoC	Can be activated at Branch FoC
	a) Physical Statements - Annual at year end	FoC	Daily / Weekly / Monthly e-statements can be obtained through online banking service.
	b) Monthly statement	LKR 100 + Postage	
10.02	Current Account Statements		
	a) Monthly - E- Statements	FoC	
	b) Weekly	LKR 800 / USD 10	
	c) Daily	LKR 1,300 / USD 20	
10.03	Additional Statements (charged per page)		
	a) Within last 12 months charge per page	LKR 140 / USD 2	Max. Chgs. LKR 7,500/ USD 75
	b) Older than last 12 months charge per page	LKR 300 / USD 10	
	c) Temporary Statements charge per month	LKR 250 / USD 5	
10.04	Hold Mail - Charges ( Retained Month-end Statement)	LKR 250 / USD 5	
10.05	Issue of duplicate advices	LKR 100 / USD 3	
<b>11.00</b>	<b>MISCELLANEOUS CHARGES</b>		
11.01	Requests for a copy of voucher/cheque leaf etc. / archived records (per copy) - Not applied for Court requests / FCID/ CID/Import & Export Dept. or any other Gov. regulatory requests or for Bank's internal requirements.	LKR 750 / USD 5	
11.02	Issuance of Duplicate FD Certificate (due to loss of original FD receipt)	LKR 1,000 / USD 5	

11.03	Balance Confirmations for Visa & Other purposes - Elite Circle	FoC	
11.04	Balance Confirmations for Visa & Other purposes - General	LKR 750 / USD 5	
11.05	Balance Confirmations for Audit purposes - Individuals	LKR 1,000 / USD 10	
11.06	Balance Confirmations for Audit purposes - Non Individuals	LKR 1,500 / USD 15	
11.07	Status Reports		
	a) Individuals	LKR 1,500 / USD 20	
	b) Non-Individuals & Business Accounts	LKR 2,500 / USD 25	
11.08	Investigation Charges		
	<b>a) Queries on transactions done within 12 months</b>	<b>LKR 300 / USD 5</b>	
	<b>b) Queries on transactions done beyond 12 months</b>	<b>LKR 1,250 / USD 10</b>	
	c) Tracking Outward Remittance in dispute	LKR 1,500 / USD 15	
11.09	Domestic Cheques Purchase	0.75% Flat (Min. LKR 1,000)	
11.10	<b>Inward Telegraph Transfer (Customers)</b>		
	a) For Rupee accounts	FOC	
	b) For FCY accounts	USD 5	
11.11	<b>FCY Draft Purchase</b>		
	a) USD instrument - Up to value USD 25,000/- Foreign Clearing	0.5% + LKR 5,000 or USD 50	10% discount for Gold Circle Customers.
	b) FCY drafts that can be collected through local USD Clearing	0.25% + LKR 1,500 or USD 15	10% discount for Gold Circle Customers.
11.12	<b>Inward Remittances</b>	Free	
	Inward Remittances - Western Union	Free	
	Inward Remittances - Instant cash	Free	
11.13	<b>Outward Remittances</b>		
	a) Rupee based Outward TTs - Elite Circle	LKR 1,500 / USD 15	If charges on UBC (OUR) additional LKR 5,000 / USD 50 or equivalent in other currency will be added
	b) Rupee based Outward TTs - General	LKR 3,500 / USD 25	
	c) FCY based Outward TTs - Elite Circle	USD 25	
	d) FCY based Outward TTs - General	USD 30	
	e) OTT amendment charge (customer induced)	LKR 1,500 / USD 15	If foreign Bank charges apply additional LKR 4,000 / USD 40 or equivalent in other currency will be added

<b>11.14</b>	<b>Cash Management Services for Retail Banking Clients</b>		
	Implementation fee	LKR 5,000	
	Monthly maintenance fee	LKR 3,500	
	Implementation fee for View Only facility	LKR 2,000	
	Monthly maintenance fee for View Only facility	LKR 1,500	

No.	DESCRIPTION	Charge	Remarks
<b>12.00</b>	<b>RETAIL LOANS &amp; ADVANCES</b>		
<b>12.01</b>	<b>Processing Fees -Personal Loan-Professionals/Approved Companies</b>		
	Below LKR 999,999	LKR 7,500	
	LKR 1 Mn - 4,999,999 Mn	LKR 10,000	
	Above LKR 5,000,000 Mn	LKR 12,500	
<b>12.02</b>	<b>Processing Fees -Personal Loan - Non Approved Companies</b>		
	Below LKR 199,999	LKR 5000	
	LKR 200,0000-999,999	LKR 7500	
	LKR 1,000,000-4,999,999	LKR 10,000	
	LKR 5,000,000 and above	LKR 12,500	
<b>12.03</b>	<b>Application Fee at the time of lodgement -Housing Loan/Loan against Property</b>	LKR 5000	Application Fee is non refundable however upon facility disbursement customer to pay only the respective processing fee less the Application Fee.
<b>12.04</b>	Processing Fees - Housing Loan/Loan against Property	0.30% Flat (Min. of LKR 10,000 up to Max. of LKR 50,000)	
<b>12.05</b>	Processing Fees - Housing Loans for Sri Lankans employed abroad	0.75% Flat (Min. of LKR 10,000 up to Max. of LKR 75,000)	

<b>12.06</b>	Mortgage Loan Green Channel - Express processing (For Salaried customers only)	0.50% Flat (Min. of LKR 10,000 up to Max. of LKR 50,000)	
<b>12.07</b>	<b>Penalty fees applicable for Personal, Housing Loans and Loan against Property</b>		
	<b>Early Settlement/ Full Settlement Penalty</b>	4% from the capital outstanding	
	<b>Early Settlement/ Part Settlement Penalty</b>	4% from the settlement amount	
	<b>Penalty interest on arrears payments</b>	<b>2% p.a. above the normal interest on arrears capital</b>	
<b>12.08</b>	<b>Legal fees for Mortgage over Immovable Property</b>		
	a) Panel Lawyer Charges (for outstation branches)		
	LKR 500,000 to LKR 1Mn	1% Flat (Min. of LKR 7,500)	
	LKR 1 Mn - 5Mn	0.75 % Flat (Min. of LKR 10,000)	
	Above LKR 5Mn	0.60 % Flat (Min. of LKR 30,000 and Max. of LKR 50,000)	
	b) In House Legal Charges (Within Colombo)		
	LKR 500,000- LKR 5Mn	0.75% Flat (Min. of LKR 10,000)	
	LKR 5Mn - 10Mn	0.70 % Flat	
	From LKR 10Mn and above	0.35 % Flat	
<b>12.09</b>	In house Title Clearance Charge	LKR 5000	
<b>12.10</b>	Legal Fees applicable for Tripartite Agreements	LKR 25,000	
<b>12.11</b>	100% Cash Covered - Retail Processing Fee	LKR 1,000 / USD 10	
<b>12.12</b>	Renewals - Retail	LKR 750 / USD 10	

<b>12.13</b>	One-off facilities	LKR 2,000 / USD 20	
<b>12.14</b>	<b>Leasing</b>		
	a) Documentation Handling Charges	0.15% from the Lease Value minimum of LKR 5,000 + VAT to maximum of LKR 20,000 + VAT	
	b) Sale of Vehicle Charge (Issuance of deletion letter)	LKR 2,500 + VAT	
	c) Penalty interest on arrears rentals	<b>2% p.a. above the normal interest on arrears Rental.</b>	
	d) Early Settlement Fee	50% from the future interest and if the settlement is made with an intention of taking a fresh lease facility from the Bank, the penalty is 20% from the future interest	
<b>12.15</b>	<b>Pawning -Penal Interest (Recovered at redemption or renewal time)</b>		
	To be charged - After one year	Int. Rate + 4%	
<b>12.16</b>	<b>Pawning Auction Cost Recovery From Refund available</b>		
	10% of the capital outstanding subject to following :		If the refund is lesser than the charge, the amount would be recovered as recovery of cost of auction.
	Maximum charges - per transaction	LKR 5,000	
	Minimum charges - per transaction	LKR 2,000	
<b>12.17</b>	<b>Gold Circle Salary Advance</b>		
	Processing Fee for below LKR 150,000/-	LKR 2,500	
	Processing Fee for LKR 150,000/- to 250,000/-	LKR 3,500	

	Early Settlement/ Part Settlement Penalty	4% from the capital outstanding	
	<b>Penalty interest on arrears payments</b>	<b>2% p.a. above the normal interest on arrears capital</b>	
<b>13.00</b>	<b>Valuation fees</b>		
	Property Value:		
	Up to LKR 499,999/-	LKR 1,250	<p>Note 1: The fees are the minimum fees applicable.</p> <p>Note 2: In addition to the minimum fees, the Valuer may charge additionally for reimbursement of traveling, stamp duty and other incidental expenditure involved directly with the preparation of the Valuation Report.</p>
	LKR 500,000/- - LKR 999,999	LKR 250/- per 100,000/- (0.25%)	
	LKR 1.0 Mn - LKR 9.99 Mn	LKR 1,000/- per million (0.1%)	
	LKR 10.0 Mn - LKR 19.99 Mn	LKR 600/- per million (0.06%)	
	LKR 20.0 Mn - LKR 49.99 Mn	LKR 500/- per million (0.05%)	
	LKR 50.0 Mn - LKR 99.99 Mn	LKR 250/- per million (0.025%)	
	LKR 100.0 Mn - LKR 500.0 Mn	LKR 100/- per million (0.01%)	
	Over LKR 500 Mn	Negotiable	