

Union Bank of Colombo PLC- Tariffs - (w.e.f. 1st September 2017)

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	NA	
	Ultra Saver - Elite	N/A	N/A	LKR 1000	
	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	NA	
	Personal Current Accounts - Elite	NA	NA	LKR 5000	
	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 CASA Accounts	N/A	USD 500 or equivalent	N/A	
2.00	Minimum Average Balance to Earn Interest				
	Ultra Saver	LKR 5,000	N/A	5,000	
	Ultra Saver - Elite	NA	NA	5,000	
	Regular Saver	LKR 2,000	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 2,000	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 CASA Accounts	N/A	USD 500 or equivalent	N/A	
3.00	Minimum Monthly Average Balances for Current Accounts				
	Personal Current Accounts	LKR 10,000	N/A	N/A	
	Personal Current Accounts - Elite	NA	NA	LKR10,000	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	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	NA	
	Personal Current Accounts - Elite	NA	NA	FOC	
	All other Current Accounts	LKR 1,500	N/A	N/A	
	FCBU CASA Accounts	N/A	USD 10 or equivalent	FOC	
4.01	Minimum TOD Interest	LKR 100	USD 2	LKR 100/ USD 2	Interest rate on Excesses & Casual OD's 28% w.e.f. 1st July 2017
4.02	Charges on Issuance of cheque books				
	a) Small (10 leaves)	LKR 250/- (Including Tax)	N/A	FOC	
	b) Small (20 leaves)	LKR 500/- (Including Tax)	N/A	150	Per leaf charge. increased to Rs. 25/- Including Taxes w.e.f. 16th January 2017
	c) Large (50 leaves)	LKR 1,250/- (Including Tax)	N/A	400	
	d) Printing of Specially Designed Leaves	Cost + LKR 40 (per leaf)	N/A	N/A	Taxes from customer to be recovered.
	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 500	N/A	FOC	
	b) Without adequate funds	LKR 4,000	N/A	LKR 4000	w.e.f. 1/09/2017
	c) If entire cheque book or unused part of 10 leaf Book	LKR 3,000	N/A	LKR 1000	
	d) If entire cheque book or unused part of 20 leaf Book	LKR 5,000			
	e) If entire cheque book or unused part of 50 leaf Book	LKR 7,000			
4.04	Cheque Returns - Charges (UBC Cheques)				
	a) For inadequate funds	LKR 4,000	N/A	LKR 4,000	w.e.f. 1/8/2017
	b) Referral charge	LKR 200	N/A	LKR 200	w.e.f. 1/08/2017
4.05	Cheque Returns Charges (on 3rd party cheques deps.)	LKR 150 (per CRN)	N/A	LKR 150 (per CRN)	On specific Cheque Return (CRN) remarks w.e.f. 1/8/2017
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

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
4.07	Charges for retrieval of Outward Cheque from Lanka Clear/to obtain a photocopy	LKR 1,000	N/A	FOC	w.e.f 16/01/2017
4.08	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	
	b) Pay Order Cancellation Charges	LKR 250	N/A	LKR 250	
6.00	Standing Orders - Charges				
	a) Setting - up Charges - On-line		FOC		
	b) Setting - up Charges at Remittance OPS	LKR 250	\$10	LKR 250	
	c) Setting up charges - Bancassurance	FOC	FOC	FOC	
	d) Transfer to Accounts at UBC	FOC	FOC	FOC	
	e) Transfer to Other Bank Account through Pay Orders	Pay Order Chgs shall Apply			
	f) Transfer through SLIPS	LKR 50	\$1	LKR 50	
	g) Non execution of a Standing Order due to lack of funds(excluding inhouse)	LKR 250	\$5	LKR 250/ USD 5	
	h) Standing Order Cancellation (before expiry)	LKR 250	\$5	LKR 250/ USD 5	
	i) Non execution of Standing Order due to lack of funds for inhouse A/Cs	FOC	FOC	FOC	
	j) S/O amendment charge (including In-house)	LKR 50	FOC	FOC	w.e.f. 16/01/2017
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 50 (per SLIPS)	FOC	FOC	
	More than 10 SLIPS & above in one batch	LKR 25 (per SLIPS)	FOC	FOC	
	Online Funds Transfer - SLIPS	LKR 50	NA	LKR 50	
8.01	CEFT Transfer Charges (to any other bank account)				
	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	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	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 350	\$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 500	N/A	FOC	
	b) Current Account	LKR 1,000	N/A	FOC	
	c) Current Account due to unsatisfactory conduct	LKR 1,500	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	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
20.00	Domestic Cheques Purchase - Pay Orders	0.75% Flat (Min. LKR 1,000)	N/A	0.75% Flat (Min. LKR 1,000)	
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	
	c) OTT amendment charge (customer induced)	LKR 1,500	USD 10	FOC	w.e.f 16/01/2017
22.02	Issue of Foreign 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 Foreign 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	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	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 10,000 up to Max. of LKR 50,000)	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		
24.04	Penalty interest on arrears payments	4% p.a. above the normal interest on arrears capital	N/A		w.e.f. 1st July 2017
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		

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	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	Legal Fees applicable for Tripartite Agreements	LKR 25,000			New Fee
24.09	New/Additional* (on additional amount) Retail	0.125% Flat		0.125% Flat	Min. 2,500 and Max. 25,000
24.10	Renewals - Facilities upto LKR 1M	LKR 500	USD 5	LKR 500/ USD 5	
	- Facilities above LKR 1M	LKR 1,000	USD 10	LKR 1,000/ USD 10	
24.11	100% Cash covered - Retail	LKR 1,000	USD 10	LKR 1,000/ USD 10	
24.12	Renewals - Retail	LKR 750	USD 10	LKR 750/USD 10	
24.13	One-off facilities	LKR 2,000	USD 20	LKR 2,000/ USD 20	
24.14	Inspection Charges	LKR 1,500	USD 20	LKR 1,500/ USD 20	
25.00	Treasury Activities				
	Investment A/C activity charge - Non Customer	LKR 500	N/A	N/A	
26.00	Leasing				
	a) Documentation Handling Charges	0.15% from the Lease Value minimum of LKR 5,000 + VAT to maximum of LKR 20,000 + VAT	N/A		
	b) Sale of Vehicle Charge (Issuance of deletion letter)	LKR 2,500 + VAT			
	c) Penalty interest on arrears rentals	4% p.a. above the normal interest on arrears Rental.			w.e.f. 1st July 2017

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	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			New fee
27.00	Pawning -Penal Interest				To be recovered at redemption or renewal time.
	To be charged - After one year	Int.Rate + 4%	N/A	Int.Rate + 4%	w.e.f. 1st July 2017
27.01	Pawning Auction Cost Recovery From Refund available				To be recovered from refunds available.
	a) 10% of the capital outstanding subject to following :				
	Maximum charges - per transaction	LKR 5,000	N/A	LKR 5,000	w.e.f. 1/09/2017
	Minimum charges - per transaction	LKR 2,000	N/A	LKR 2,000	w.e.f. 1/09/2017
	In both cases, if the refund available is lesser than the above, then the refund amount would be recovered as auction cost recovery				
28.00	Service Charges on CRIB Report Obtained	LKR 500	USD 5	LKR 500/ USD 5	
29.00	Utility Bill Payments at Counter / On-Line	FOC	N/A	FOC	
30.00	Safe Deposit Lockers				
	Small				
	Annual Rental Charge to be Recovered on day of placement	LKR 5,000 p.a. + Taxes	USD 50 + Taxes	LKR 5,000/ USD 50 p.a. + Taxes	plus 15% VAT to be charged on rentals. Rental to be charged upfront at point of issuing.
	Medium				
	Annual Rental Charge to be Recovered on day of placement	LKR 7,500 + Taxes	USD 75 + Taxes	LKR 7,500/ USD 75 + Taxes	
	Large				
	Annual Rental Charge to be Recovered on day of placement	LKR 10,000 + Taxes	USD 100 + Taxes	LKR 10,000/ USD 100 + Taxes	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
30.01	Replacement Charge - on Safe Deposit Locker key.	Actual cost or minimum of LKR 1500/-			
31.00	Cards				
31.01	Classic Cards				
	Issuance Fee Instant Cards/ Re-issuance Fee	LKR 350	---	Not Issued	
	Issuance Fee Personalized Cards/ Re-issuance fee	LKR 550	---	Not Issued	
	Annual Renewal Fee (applicable from year 2 onwards)	LKR 400	LKR 400	Not Issued	
31.02	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	---	LKR 600	
31.03	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%	
32.00	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	
33.00	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					
34.00	Initial Processing Fee - SME				
	New	0.25% (Min. LKR 5,000)		N/A	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
34.01	Enhancement/ Additional (with renewal of existing package)	0.25% on enhanced/additional amount plus renewal fee (Min. LKR 7,500)			
	Renewals - Facilities Upto LKR 0.5M	LKR 1,000 Flat		N/A	
	Renewals - Facilities from LKR 0.5M Upto LKR 1M	LKR 2,000 Flat		N/A	
	Renewals - Facilities From LKR 1M to LKR 5M	LKR 3,500 Flat			
	Renewals - Facilities Above LKR 5M	LKR 5,500 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	0.15% (Min. LKR 5,000)		N/A	
	d) Inspection Charges	LKR 2,500 plus transport cost		N/A	
34.02	Penalty fees applicable for SME Facilities :				
	Penalty interest on arrears in payments	4% p.a. above the normal interest on arrears capital			w.e.f. 1st July 2017
	Early/Pre-mature part settlement penalty	2.5% from the settlement amount			
	Early/Pre-mature full settlement penalty	2.5% from the capital outstanding			
34.03	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		

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	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)			
34.04	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 2.5Mn	0.1% Flat (Min. of LKR 10,000)	N/A		
	LKR 2,500,000 to LKR 5Mn	0.1% Flat (Min. of LKR 12,500)	N/A		
	Above LKR 5 Mn	0.75 % Flat (Min. LKR 40,000 & Max. LKR 75,000)	N/A		
34.05	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)			
35.00	Initial Processing Fees				
	a) New/ Additional* (on additional amount)	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	LKR 1,000	\$10	LKR 1,000/ USD 10	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	d) Renewals	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	
36.00	Advance Payment Import Document Endorsement Fee	LKR 1,000	\$10	LKR 1,000/ USD 10	
37.00	Leasing				
	Documentation Handling Charges	LKR 5,000 + VAT	N/A	LKR 1,750 +VAT	VAT to be collected from Customer addition to the Chg.
38.00	Debit Tax Refunds				
	Debit Tax Refunds - Processing Charges	FOC	N/A	FOC	
39.00	SMS Alerts	FOC	FOC	FOC	
40.00	Miscellaneous Charges				
40.01	Commission in lieu of exchange	N/A	0.25%	0.25%	Applicable when crediting FCY A/Cs with foreign currency
40.02	Postage				
	Local - a) Normal Post	LKR 100	USD 2	LKR 100/ USD 2	
	b) Registered Post	LKR 150	USD 2	LKR 150/ USD 2	
40.03	Foreign - a) Normal Post	LKR 150	USD 3	LKR 150/ USD 3	
	b) Registered Post	LKR 300	USD 5	LKR 300/ USD 5	
40.04	Courier charges	LKR 3,500	USD 35	LKR 3,500/ USD 35	
41.00	Legal Fees				
41.01	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
41.02	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
41.03	Recovery of Legal Costs				
41.04	a).To serve a Letter of Demand	LKR 250	USD 10	LKR 250/ USD 10	
	b) Filing Plaintiff (to cover Proxy Charges & Stamp Fee)				

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	i) If Complaint filed at District Court	LKR 2,500	USD 25	LKR 2,500/ USD 25	
	ii) If Complaint 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	
42.00	Trade Services Charges				
42.01	Imports				
42.02	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	
42.03	Open Account Terms - Commission	LKR 5,000 Flat	USD 50		
	SWIFT Charges	LKR 2,500 (per transaction)			
42.04	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	
42.05	Import Sight/ Usance DCs - providing draft LC for review	LKR 500 (per draft)	N/A		
42.06	Amendments to Import D/Cs				
	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	
42.07	Domestic D/Cs				
	a) Valid upto 3 months	As per 42.02 & 42.04	As per 42.02 & 42.04	N/A	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
	b) For each additional month	0.125% p.m.	0.125% p.m.	N/A	
	c) Minimum Commission	LKR 4,000	USD 45	N/A	
42.08	Amendment to Domestic D/C's				
	a) Value Enhancement	As per 42.06 (Min. LKR 2,000)	As per 42.06 (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	
42.09	Dispatch Charges - L/C Opening				
42.10	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	
42.11	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	
42.12	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	
42.13	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.		
42.14	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
42.15	General SWIFT/ TELEX				
	Per Message	LKR 1,000	USD 15	N/A	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
42.16	Endorsing of Air Way bills/ Advance Documents (IDs)	LKR 2,500	USD 40	N/A	
42.17	Reimbursement Fee	Nil	Nil	N/A	
42.18	Discrepancy Fee (deducted from Bill Amt)	USD 75	USD 75	N/A	
	LKR Domestic L/Cs	LKR 3,000	N/A	N/A	
42.19	Endorsing of Bills of Lading in lieu of Shipping Guarantees.	LKR 3,000	USD 45	N/A	
42.20	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	
42.21	Release of Documents free of payment	LKR 5,000	USD 50	N/A	
43.00	Exports				
43.01	Advise of Documentary Credits				
	a) Customers	LKR 2,500	USD 30	N/A	
	b) Non Customers	LKR 4,000	USD 40	N/A	
43.02	Advising of Amendments				
	a) Customers	LKR 1,500	USD 15	N/A	
	b) Non Customers	LKR 2,000	USD 20	N/A	
43.03	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
43.04	Cancellation Charges - on D/C Advising / Transfer	LKR 3,000	USD 30	N/A	Per Beneficiary Notification
43.05	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	
43.06	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	

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
43.07	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 5,000	USD 45	N/A	
43.08	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
43.09	Issuing Counter Indemnities to other banks	LKR 4,000	USD 45	N/A	
43.10	Duty Rebate Application processing fee	LKR 500	USD 10	N/A	
43.11	Free of Payment Handling fee	LKR 3,000	USD 30	N/A	
43.12	Courier Charges - Export Bills	LKR 3,500	USD 30	N/A	
44.00	Bond and Guarantees				
44.01	Bid Bonds, Performance Bonds, Standby L/Cs , Letters of Guarantees issued on customers FACILITIES - Commission	2% p.a.	2% p.a.	2% p.a.	
44.02	Guarantees issued against 100% Margin accounts	1% p.a.	1% p.a.	1% p.a.	Comm. to be charged on a pro-rata basis.
44.03	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.	
44.04	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	
44.05	Value Enhancements & Extensions	As per 44	As per 44	As per 44	
44.06	Amendment charges				
	ALL Guarantees - Charges	LKR 2,000	USD 20	LKR 2,000	
45.00	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	
46.00	International Guarantees				
46.01	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.

No.	DESCRIPTION	DBU (in LKR)	DBU FCY / FCBU (USD)	Elite Circle Customers (in LKR/ USD)	Remarks
46.02	Minimum charges	LKR 4,000	USD 45	LKR 4,000/ USD 45	
46.03	Amendment charges	LKR 2,500	USD 25	LKR 2,500/ USD 25	
46.04	Telex charges	LKR 2,000	USD 20	LKR 2,000/ USD 20	
46.05	a) Full telex charges	LKR 3,500	USD 40	LKR 3,500/ USD 40	
47.00	International Guarantees issued against Counter Guarantees of Foreign Banks - Commission	2% p.a	2% p.a	2% p.a	
48.00	Hire Purchase -Processing Fee	LKR 5,000		LKR 5,000	