

Display of Service Charges, Fees & Commissions

Date Effective Sep 2017

Description		Applicable Charges				
Savings Accounts	Charges for non-maintenance of account balance as stipulated minimum	Rs. 650				
Current Accounts	Current account monthly service charge	Rs. 750				
	Charges for account statement	Current Account - Monthly Free of cost Savings Account - Quarterly Free of cost				
	Cheque issuing cost	Rs. 12 per leaf				
	Stop payment order - Insufficient Funds	Rs. 2,000				
	Other	Rs. 250 - Rs. 500				
	Return cheques due to insufficient funds	Rs. 2,000				
	Returned by Bank Returned to Bank	Rs. 2,000 Rs. 500				
Remittances	Inward credit to Sri Lanka rupee account	Rs. 500				
	Inward remittance to foreign currency account	USD 5				
	Issue of foreign currency demand draft, pay orders, etc...	USD 10 - 15				
ATMs Charges (Rs.)	Customer Segment	PSB		PRB		
	Issuing Fee	Waived		Waived		
	ATM cash withdrawal - Own Bank	free		free		
	Local other bank ATM's (not on Lanka Pay)	Rs.50		free		
	Local other bank ATM's (Lanka Pay Enabled)	Rs.30		free		
Credit Cards - Main Cardholder (Rs.)	Card type	Gold/Arpico Gold	Platinum Privilege/Arpico	Signature	VPSL	
	Annual fee	Rs.2,500	Rs.5,000	Rs.7,000	Rs.8,500	
	Late Payment charges	Rs.900	Rs.900	Rs.900	Rs.900	
	Interest charges, etc...	28%	28%	28%	28%	
Fees & Commissions	SLIPS Payment Charges	Rs. 50				
	CEFTS Charges - Through internet banking	Rs. 50				
	RTGS Payment Charges	Rs. 750 - Rs.1,000				
	Facility Arrangement Fees - Overdrafts: * Security Backed					
	Individuals	Rs. 2,000				
	Companies	Rs. 5,000				
	Facility Arrangement Fees - Overdrafts: * Clean basis					
	Individuals	Rs. 1,000 - Rs. 2,000				
	Companies	Rs. 2,500				
	Personal Loans	5% of the loan or minimum Rs.10,000				
	Mortgage Loans	5% of the loan or minimum Rs.20,000				
	Vehicle Loans	5% of the loan or minimum Rs.20,000				
	Cheque Purchase Commission	USD 20 / Rs.2,000				
	LC Commission: * LC Opening Fee & commission	0.25% for 1st month & 0.125% per month there after				
	* LC Negotiation Charges	0.25% of the invoice amount				
	Shipping Guarantees	0.25% or min Rs.3,000/- for DBU and USD30/- for FCBU				
	Bonds & Guarantees Issuance	2.5% p.a or min Rs.2,750/- for DBU and USD 25/- for FCBU				
Amendment	2.5% p.a or min Rs.2,750/- (for value enhancements & extensions)					
Acceptance	2.5% p.a or min Rs.2,750/- for DBU and USD 25/- for FCBU					

* For more information related to fees and charges, please refer the Bank's Tariff Guides available at all branches or visit www.sc.com/lk/