

Display of Interest Rates

Description	Effective		
	Min. rate	Max. rate	
Interest Rates on Deposits (Rupee Deposits)			
Savings Deposits	0.75%	3.00%	
Minor Savings Deposits	4.00%	5.00%	
Call Deposits	2.00%	3.00%	
Time Deposits - 1 Year	* Interest Payable monthly	7.60%	
	* Interest Payable at maturity	7.65%	
FCY Savings Deposits			
* US Dollar (USD)	0.00%	0.05%	
* Sterling Pound (GBP)	0.00%	0.20%	
* Euro (EUR)	0.00%	0.01%	
* Australian Dollar (AUD)	0.05%	2.00%	
* Canadian Dollar (CAD)	0.00%	0.10%	
FCY Fixed Deposits - 1 Year			
* US Dollar (USD)	1.35%	1.35%	
* Sterling Pound (GBP)	0.20%	0.20%	
* Australian Dollar (AUD)	0.90%	0.90%	
* Canadian Dollar (CAD)	0.65%	0.65%	
Interest Rates on Advances			
Export Bill Finance - Rupee Facilities	12%	16%	
Import Bill Finance - Rupee Facilities	12%	16%	
Export Bill Collection - Rupee Facilities	0.25% (Min Rs. 3,000)		
Import Collections - DP/DA - Rupee Facilities	0.25% (Min Rs. 3,000)		
Lease Finance	N/A		
Lending to Small & Medium Scale Industries (SMEs)	12%	16%	
Residential Housing	N/A		
Pawning	N/A		
US Dollar Loans to Exporters	4%	6%	
Overdrafts: * Permanent	13.50%	14.25%	
* Temporary	Agreed rate > 2%		
Unsecured Overdraft (TOD)	24%		
Personal Loans - 1 Year Fixed Rate			
	New Customer	2016 re-pricing	
Priority Banking	15.00%	15.25%	
Personal Banking (Core)	15.50%	15.75%	
Vehicle Loans - 1 Year Fixed Rate			
	New Customer	2016 re-pricing	
Priority Banking	15.00%	15.25%	
Personal Banking (Core)	15.50%	15.75%	
Home loans - 1 Year Fixed Rate			
	New Customer	2016 re-pricing	
Priority Banking	14.00%	14.00%	
Personal Banking (Core)	14.00%	14.00%	
Equity loans - 1 Year Fixed Rate			
	New Customer	2016 re-pricing	
Priority Banking	14.00%	14.00%	
Personal Banking (Core)	14.00%	14.00%	
Credit Cards			
	24% p.a (2.00% p.m)		
Agricultural Lending	N/A		
Refinance Schemes			
i. Agriculture & Animal Husbandry			
* Tea Development Project (Revolving fund)- (TDPRF)			
* Agro – Livestock Development Project			
* Any other			
ii. Small & Medium Enterprises Sector			
* Sushana Loan Scheme			
* Self-Employment initiative Loan Scheme			
* Any other			
iii. Micro Finance Sector			
* Poverty Alleviation Microfinance Project (Revolving Fund) PAMP Scheme			
* Small Farmers & Landless Credit Project Revolving Fund			
* Any other			

Notes -**1. Notation for Deposit products - Demand, Time and Savings:**

(Deposits) with Standard Chartered Bank is insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board of the Central Bank of Sri Lanka for compensation up to a maximum of Rs 300,000/- per depositor.

2. For more information related to fees and charges, please refer the Bank's Tariff Guides available at all branches