

DOMESTIC BANKING

Monthly Service Charge

<i>Current Account Monthly Average Minimum Balance below Rs 10,000/-</i>	Rs 300/- Per Month
<i>Savings Account Minimum Balance below Rs. 1,000/-</i>	Rs 100/- Per Month

Inward Clearing - Returned Cheques

<i>Lack of Funds (Refer To Drawer)</i>	Rs 5,000/-
<i>Effects Not Realized</i>	Rs 1,000/-
<i>Technical Reasons</i>	Rs 200/-

Outward Clearing - Returned Cheques

<i>Returns Handling Charges Per Cheque on LBD & PDC Cheque Returns</i>	Rs 500/-
<i>Other Technical reasons</i>	Rs.100/-

Payments stopped (per cheque)

<i>Other than for lack of funds</i>	Rs 1,000/-
<i>Lack of funds</i>	Rs 5,000/-
<i>Cheque series (More than 3 Cheques)</i>	Rs 5,000/-

Pay Orders/ Fund Transfers

<i>Pay Order Issuance – Debit Account</i>	Rs 400/- per cheque
<i>Pay Order Issuance – Mark for payment</i>	Rs 2000/- per PO
<i>Pay Order Cancellation</i>	Rs 500/- per cheque
<i>RTGS</i>	Rs 1000/- per transfer
<i>SLIPS – Bulk Transfer (More than 3 in Excel Format)</i>	Rs 500/- per bulk transfer
<i>SLIPS - Instant Fund Transfer</i>	Rs 50/- per transfer

Current Account Statements (Printed Hard Copies) - Monthly Service Charge

<i>Daily Statements</i>	Rs 1,500/- Per Month
<i>Weekly Statements</i>	Rs 750/- Per Month
<i>Monthly Statements</i>	Rs 500/- Per Month

Additional - Printed Copies Of Statements

<i>Copies of Bank Statements (within 12 months)</i>	Rs 100/per page maximum Rs 1500
<i>Copies of Bank Statements (over 12 months)</i>	Rs 200/per page maximum Rs 3000

Cost Of Cheque Books

<i>Per Cheque Leaf</i>	Rs 20/-
<i>Continuous Cheque Leaves</i>	20% actual cost + Printing Charges

Standing Order

<i>Establishment Fee(for external payments)</i>	Rs. 500/-
<i>Transfers to accounts within the Bank</i>	Free of charge
<i>Payment by/SLIPS to accounts with Other banks</i>	Rs.50/- per transfer
<i>Non-execution of SI (lack of funds)</i>	Rs. 500/-

ATM Services

<i>Issuance of new ATM Card</i>	Rs. 250/- per card
<i>Replacement of a Card</i>	Rs. 500/- per card
<i>Cash Withdrawal – MCB ATMs</i>	Free of charge
<i>Other Bank's ATMs (Lankapay connected) Cash Withdrawal Lankapay ATM</i>	Rs. 30/- per transaction
<i>Balance inquiry</i>	Lankapay ATM Rs. 7.50/- per inquiry

TRADE SERVICES

IMPORTS

<i>LC Commission</i>	0.25% for 90 days; Minimum Rs. 5000 and thereafter 0.125% per 30 days
<i>Acceptance Commission</i>	0.25% for 90 days; Minimum Rs. 3000 and thereafter 0.125% per 30 days
<i>Swift charges for LC opening</i>	Rs 3000
<i>Amendment/ Enhancement charges</i>	0.25% for 90 days; Minimum Rs. 2500 and Rs 2000
<i>LC Amendments on account of beneficiary if debiting FCY</i>	USD 25
<i>LC Draft Charges</i>	Rs 2000
<i>Swift charges other than LC opening & amendments</i>	USD 15
<i>Commission on Collection Documents</i>	Rs 2000 FCY USD 12.5
<i>+Additional commission for DA</i>	0.5% ≤ USD 10,000 0.25% > USD 10,000 Minimum value Rs 2000 or USD 15
<i>Exchange Commission on Import Documents by debiting FCA</i>	Commission in lieu of exchange 0.25% of Bill value
<i>by debiting Rupee Account</i>	Minimum exchange mark up 25 cents per USD
<i>Overseas Remittance Charges - LC</i>	USD 50
<i>Overseas Remittance Charges - Collections</i>	USD 40
<i>Discrepancy Fee</i>	USD 100 (85+15)
<i>Commission on Shipping Guarantee</i>	0.25% of Invoice Value, Minimum Rs 3500
<i>Commission on Delivery Order</i>	0.25% of Invoice Value, Minimum Rs 2000
<i>Documents transferred to other banks in Sri Lanka</i>	Rs 5000
<i>Documents transferred to Foreign Banks</i>	USD 60

EXPORTS

<i>LC Advising / Amendments</i>	Customer Rs 2500 Non Customer Rs 5000
<i>LC Advising – FCY</i>	Customer USD 30 Non Customer USD 50
<i>Amendments - FCY</i>	Customer USD 25 Non Customer USD 30
<i>Transfers</i>	Rs 5000
<i>Collection - Proceeds to LCY</i>	Courier/handling commission Rs 6000 at TT buying rate
<i>Collection - Proceeds to FCY</i>	Courier/handling commission USD 50 Commission in lieu of exchange 0.25%, minimum USD 25
<i>Purchase/ negotiation – Proceeds to LCY</i>	Courier/ handling commission Rs 5000 Purchase commission 0.125% Minimum Rs 5000
<i>Purchase/ negotiation – Proceeds to FCY</i>	Courier/ handling commission USD 50 Commission in lieu of exchange 0.25% Minimum USD 25

GUARANTEES

<i>Bank Guarantees and other Bids/ Performance Bonds issued as per request of foreign banks (Issuance)</i>	1% per quarter – Minimum USD 30 (4% p.a)
<i>Extension/ amendment</i>	1% per quarter – Minimum USD 20 (4% p.a)
<i>Other Guarantees Bids/ Performance Bonds</i>	0.5% per quarter (2% p.a.) – Minimum Rs 5000
<i>amendment</i>	0.5% per quarter (2% p.a.) – Minimum Rs 2500

REMITTANCES

OTT CHARGES						ITT CHARGES	
				Advance Payment & Open a/c Payment			
	CCY	COMMISSION	SWIFT	COMMISSION	SWIFT	CCY	COMMISSION
DBU	LKR	1400	1600	1900	1600	LKR	600
	USD	15	15	15	15	USD	5
	EUR	12	13	13	13	GBP	3
	GBP	10	12	12	12	EUR	3
FCBU	USD	15	15	15	15	SGD	8
	EUR	12	13	13	13	JPY	400
	GBP	10	12	12	12	AUD	5

DRAFTS

DD Purchase

Credited to a Rupee Account

Commission US\$ 5/- (DD buying rates will apply transit interest built in the rate)

Credited to a Foreign Currency Account

(Commission USD 5) + (0.25% of the face value of the Draft) + (*Transit interest for 7/14 days) *Transit Interest Rate: = If local clearing, 7 days @ LIBOR 1 month + 3% If NY clearing, 14 days @ LIBOR 1 month + 3%

Cancellation of Demand Draft

Commission USD 5/- (or Eqv in other currencies where applicable)

Draft Sent on Collection

Commission USD 5/- at the time of crediting proceeds. (or Eqv in other currencies where applicable)Applicable courier charges if any

DD Issuance

From Rupee Accounts

Commission LKR 1,000/-

FCY Accounts

USD 6/-or Eqv in other currencies where applicable

Lost or stolen Drafts

US\$ 10/- + US\$ 15/- Swift Charges (or Eqv in other currencies where applicable)

VOSTRO					
DEBITS			CREDITS		
	CCY	COMMISSION	SWIFT	More than USD 10,000	USD 10
<i>Mezan Bank</i>	USD	15	25		
<i>Habib Metropolitan Bank</i>		20	25	Less than USD 10,000	USD 5
<i>MCB Karachi & Other Banks</i>		30	25		
No Commission is charged with regard to Nostro Funding					

CREDIT ADMINISTRATION

<i>Leasing CAR4U – Processing Fee</i>	Below Rs 3.5 Mn – Rs 5000 Rs 3.5 Mn to Rs 9.9 Mn – Rs 7500 Rs 10 Mn and above – Rs 10000
<i>Early settlement</i>	4% of the outstanding Minimum Rs 15000 Maximum Rs 50000
<i>Housing Loans – Processing Fee</i>	Below Rs 2.5 Mn – Rs 5000 Rs 2.5 Mn to Rs 9.9 Mn – Rs 7500 Rs 10 Mn to Rs 24.9 Mn – Rs 10000 Rs 25 Mn and above – Rs 20000
<i>Early settlement</i>	4% of the outstanding Minimum Rs 40000 Maximum Rs 250000
<i>Personal Loans – Processing Fee</i>	Up to Rs 500,000 – Rs 3000 Rs 500,001 to Rs 1.5 Mn – Rs 5000 Rs 1,500,001 to Rs 3 Mn – Rs 7500
<i>Early settlement</i>	Within 6 months 4% of the outstanding Minimum Rs 10000 / Maximum Rs 25000 After 6 months 2% of the outstanding Minimum Rs 10000 / Maximum Rs 15000
<i>Cash Covered Facilities</i>	Rs 1500
<i>Facility Arrangement Fees</i>	Cash Against Deposit - Rs 1500 Mortgages – Rs 5000 Facility renewal fees – Rs 1000 flat