

Islamic Banking Fees and Charges

w.e.f. 02.05.2026

Trade related fees w.e.f. 10.07.2026



1. ACCOUNT MAINTENANCE

1.1 Minimum Average Balance Requirement (Retail /SME / Corporate)

Current Accounts (Daily Average Balance)

LKR IB Personal Current Account	LKR 15,000
LKR IB Business Current Accounts	LKR 25,000
FCBU IB Current Accounts (Based on each currency)	USD 1,000 GBP 700 EUR 900 CHF 900 NZD 1,500 JPY 120,000 AUD 1,300 CAD 1,300 DKK 6,500 CNY 6,500

1.1 Minimum Average Balance Requirement (Retail /SME / Corporate) Cont...

Savings Accounts (Monthly Average Balance)

IB Regular Savings (Mudarabah Savings Account)	LKR 2,500
IB Aachara - Pensioners & Senior Citizens Account	LKR 200
IB Araliya - Women's Savings Account	LKR 2,500
IB Money Market Savings	LKR 1,000,000
IB Corporate Saver	LKR 1,000,000

Wakala Fixed Deposits

Wakala Agency Fee - LKR Investments	0.002% of the investment amount
- FCY Investments	0.002% of the investment amount

1.2 Service Charge For Balance Falling Below the “ MINIMUM AVERAGE” (Retail /SME / Corporate)

Current Accounts

LKR IB Personal Current Account	LKR 1,000
LKR IB Business Current Accounts	LKR 1,000
FCBU IB Current Accounts (Based on each currency)	USD 25 GBP 20 EUR 25 CHF 25 NZD 40 JPY 3,000 AUD 35 CAD 35 DKK 160 CNY 160

Savings Accounts

IB Aachara - Pensioners & Senior Citizens Account	FOC
IB Araliya - Women’s Savings Account	FOC
IB Money Market Savings	FOC
IB Corporate Saver	FOC
Service charge for all other savings for balance falling below the minimum average	FOC

1.3 Current Account Intraday Charges

Intraday below LKR 1,000,000	FOC
Intraday LKR 1,000,001 - LKR 5,000,000	FOC
Intraday LKR 5,000,001 - LKR 10,000,000	FOC
Intraday above LKR 10,000,001	FOC

1.4 Account Closure Fees

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Current Account Closure

Voluntary closure	FOC
Bad conduct	FOC

Savings Account Closure

All other Savings Account Closure	FOC
Closure of Minor Savings accounts on special approval	FOC
Foreign Currency Accounts Closure	FOC

1.5 Account Activity Maintenance Fee

Inactive / Dormant account maintenance fee for Savings/Current	FOC
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2. GENERAL BANKING CHARGES

2.1 Issuance of Cheque Book / Continuous Leaves / Passbooks

Cost of Cheque Books (25, 50 & 10 leaves)	LKR 35 per leaf
Continuous leaves	Cost + LKR 35 per leaf
Cost of Counter Cheque Leaf (Withdrawal Slip)	LKR 250 per leaf
Passbook replacement	LKR 750

2.2 Cheque Return Charges - Outward (Per Cheque)

Effects Not Realized (ENR)	LKR 4,500
Refer to Drawer (RD)	LKR 5,000
Technical reasons	LKR 500
Payment Postponed Pending Drawer's confirmation (PPPDC)	LKR 3,500

2.3 Cheque Return Charges - Inward (Per Cheque)

Inward clearing cheque return charges	LKR 250
Foreign Currency Drafts / Cheques Returns	USD 10 + correspondent bank charges

2.4 Stop Payment of Local Drafts (Cheques)

Due to Lack of Funds	LKR 5,000 per chq
With Sufficient Funds	LKR 2,000 per chq
Loss of entire cheque book - 10 leaves	LKR 5,000
- 25 leaves	LKR 7,500
- 50 leaves	LKR 10,000
Stop payment revocation	LKR 500
Renewal of stop payment	LKR 500

2.5 Stop Payment of Foreign Drafts

Stop payment of foreign draft	Drawee bank charges + (LKR 1,800 or USD 15)
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2.6 Local Cheque Purchase Commission

Standard (If Same Day Value)	FOC
Salary cheques drawn by the Govt. or reputed Private companies acceptable to the Bank	FOC

2.7 Cheques Sent On Marked For Payment

Sent by other Banks to NDB - No minimum value	LKR 3,000
Sent by NDB to other Banks (Minimum amount of a cheque marked for payment LKR 500,000/-)	LKR 3,500

2.8 Image Of A Paid Cheque To Be Given At Customer's Request

Transfer cheque - Transaction date within 6 months	LKR 200
- Transaction date over 6 months	LKR 550
Cheques paid through CITS	LKR 200
Certified Cheque return notification issuance	LKR 1,000

2.9 Over-the-counter Cash Withdrawal Fee

Over-the-counter cash withdrawal fee (withdrawals below Rs. 150,000) **Senior Citizens, above 60 years, are exempt	LKR 100 per transaction
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3. REMITTANCES

3.1 Inward Remittances

Remittance in Foreign Currency (FCY) Credited to LKR /FCY accounts

Retail Customers - LKR or FCY	FOC		
	%	Min.	Max.
Corporate & SME Customers - LKR	0.1%	USD 3	USD 10
- FCY	0.1%	USD 5	USD 25

FCY Drafts and Cheques Sent on Collection

	Fee	Min.	Max.
Upto LKR 20,000	LKR 250	-	-
LKR 20,001 to LKR 100,000	LKR 400	-	-
Over LKR 100,000	0.125%	LKR 600	LKR 3,000

USD Outward Draft Clearing

If credited to USD account	USD 5
If credited to LKR account	LKR 1500

Cheques & Bank Drafts Purchased and Credited to Account (Retail /Corporate)

If Same Day Value;	
Credit to Personal Accounts - LKR	FOC
Credit to Corporate & SME - LKR	FOC

3.2 Outward Remittances

3.2.1 Drafts - FCY

Draft Issuance against LKR Accounts	
Customers	USD 3
Non customers	USD 6
Cancellation of Drafts	USD 3
Cancellation and Reissuance of Draft	Cancellation fee USD 3 + Re issuance cost of USD 5
Draft Issuance against FCY Accounts	USD 10
FCY Draft cancellation	USD 5
FCY Draft cancellation & reissuance	Cancellation fee USD 5 + Re issuance cost of USD 10

3.2.2 Pay Orders - LKR

Issuance Commission - customers	LKR 550
Issuance Commission - non-customers	LKR 2,000
Cancellation or Lost - Stop Payment (Irrespective of client)	LKR 1,500

3.2.3 Inter Bank Transfers - Over the Counter

Slip transfer Single / Bulk payments	LKR 50 (Per txn)
CEFT Over the counter (per transaction)	LKR100
Lanka Pay Online Payment Platform (LPOPP) - Over the Counter	LKR 100
RTGS	LKR 400

3.2.4 Outward Telegraphic Transfers

Education Related (All customer segments)

	Against LKR Accounts	Against FCY Account
University / Education Related payment OTTs	LKR 5,000	USD 35
+ SWIFT charges for OTTs - USD 12		

Import Related / Other Purposes (Retail Mass Customers)

	%	Min	Max	
TT payments from FCY/LKR accounts	2%	USD20	USD100	or equivalent
+ SWIFT charges for OTTs - USD 12				

Import Related / Other Purposes - (SME /Corporate)

	%	Min	Max
TT payments from LKR accounts	2%	USD20	-
TT payments from FCY account DBU	Flat USD45	-	-
TT payments from FCY account FCBU	Flat USD45	-	-
+ SWIFT charges for OTTs - USD 12			
LankaPay USD Online Payments - Via digital platforms	Flat USD 10	-	-

3.2.4 Outward Telegraphic Transfers Cont...

Transmission cost per message (SWIFT cost)

Brief SWIFT sent on behalf of client - Miscellaneous investigation	
LKR account	LKR 2,000
FCY account	USD 10
Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT)	
LKR account	LKR 2,000
FCY account	USD 10

3.2.5 Foreign Currency Notes

Issuance for account holders	
Against LKR Accounts	2.00%
Against PFCA/BFCA Accounts	Free of Charge
Against other FCY Accounts	1.50%
Issuance for non-account holders	3.00%
Cash masters(payments requested by shipping agencies to pay wages for the marine crew)	3.00%
Documentation Charges for Migration	LKR 1,000
Encashment	Free of Charge

4. GENERAL BANKING FEES - OTHER

4.1 Standing Orders (SO)

Set up fee	
External	LKR 500
Internal	Free of Charge
Amendments	LKR 250
Cancellation	LKR 250
Transfer to own accounts within the Bank	FOC
Transfer to other accounts within the Bank	FOC
Payment by Pay order	LKR 300
Payment by SLIPS (SLIP charges + S/O charges)	LKR 200 (LKR 50 + LKR 150)
Additional charge for non-payment due to lack of funds	LKR 50

4.2 Sweep-In / Out Set Up Charges

Corporate & SME	
Set-Up Fee	LKR 1,000
Monthly Fee	LKR 250
Retail	LKR 1,000

4.3 Utility Bill Payments

Customer	LKR 40 (Excluding for Privilege / Privilege Select / Privilege Select Plus customer)
Non-Customer (Only cash)	LKR 40

4.4 Additional Copies of Statements / Other Documents

Current accounts (Personal / Corporate)	
Daily Statements	LKR 3,000
Weekly Statements	LKR 1,500
Monthly Statements - per page	LKR 100
All Savings accounts - per page	LKR 100
Issuance of copies of vouchers, cheques and other documents as per customer request - per copy	LKR500

4.5 Pay-order Postage Charges

Postage - If mailed by the Bank to customers	Actual Cost
Postage - If mailed by the Bank to non-customers	Actual Cost
If additional documents are enclosed	LKR 200

4.6 Hold Mail (Retained Statements)

Daily - per month	LKR 2,000
Weekly - per month	LKR 1,000
Monthly - per month	LKR 750

5. BALANCE CONFIRMATIONS

5.1 Balance Confirmations for VISA Purpose

Individual / Corporate / SME	Standard Format LKR 750	Special Format LKR 2000
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5.2 Balance Confirmations for Auditors / Other purpose

Month-end/Year-end confirmation - Standard / Account-level Format

Individual / Corporate / SME	Normal Service (03 Working Days) LKR 500	Express Service (1 working day) LKR 1000
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Month-end/Year-end confirmation - Comprehensive/Special format

Individual / Corporate / SME	Normal Service (3 working days) LKR 1500	Express Service (1 working day) LKR 2500
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5.3 Issuance of WHT Certificates on Fixed Deposits / Savings / Current Accounts

Issuance of WHT Certificate	Free of Charge

6. MANUAL FUNDS TRANSFER TRANSACTION FEES

Over the counter fund transfers within NDB - below LKR3.0 Million - Individual	LKR 100 per transaction
Transfer to own accounts within the Bank - Corporate	LKR 150 or USD 0.80
Transfer to other accounts within the Bank -Corporate /SME	LKR 250 or USD 1.20
Fund Transfers Salaries - manual (Retail/SME/Corporate)	LKR 150 (per Txn)
File upload/Diskette/Pen Drive	LKR 50 (Per credit Txn)

7. SAFE DEPOSIT LOCKERS

Security Deposit Requirement	
Fixed Deposit	LKR 1,000,000
Savings Account	LKR 250,000
Locker Rental	
Small	LKR 10,000 per annum + VAT
Medium	LKR 12,500 per annum + VAT
Large	LKR 15,000 per annum + VAT
Lock replacement	Cost of lock replacement + Bank charge of LKR 2,000

8. DIGITAL BANKING FEES (NEOS MOBILE BANKING /ONLINE BANKING)

NEOS Annual convenience fee	LKR 750
NEOS Biz - Annual Convenience Fee	LKR 2,000
NEOS Corporate convenience fee	LKR 3,000 per month

8.1 Transaction Charges (All digital platforms)

Transfers between own accounts	FOC
Transfers to other NDB accounts	FOC
Transfers to other Bank accounts through CEFT	LKR 25
Bill payments	FOC
Transaction via GovPay	LKR 15
Lanka Pay Online Payment Platform (LPOPP) - Over digital channels	LKR 25

8.2 NEOS Retail

Other NDB Credit card payments	FOC
Own NDB Credit card payments	FOC
Pay to Mobile	FOC
Other Bank Credit card payments	LKR 25
Mobile recharge	FOC
CRIB report request (Consumer scoring)	LKR 300

* Transfers will be sent through CEFTS if the Bank/Financial institute is registered for CEFTS. If not, transfers will be sent through SLIPS as per the current cut-off times

8.3 NEOS Corporate

Slip transfer Single / Bulk payments	LKR 50 (Per txn)
ETF Online Settlement System	LKR 1000 p.m
EPF Online Settlement System	FOC
FCY Draft issuance via FCY Account	USD 8
FCY Draft issuance via LKR Account	LKR 500

9. SMS ALERT SERVICE (FEE PER ANNUM PER CUSTOMER)

Individual customers	LKR 350
Business Small	LKR 1,000
Business Middle Market & Corporate	LKR 1,500
Cash Management	LKR 1,500

10. BANK2U (BRANCHLESS BANKING)

Monthly convenience fee	FOC
Balance Inquiry	FOC
Cash Deposit - Fogotton Account	FOC
Cash Deposit	FOC
Cash Withdrawal (Per Trnx)	LKR 50
Utility Bill Payment - Cash (Per Trnx)	LKR 15
Utility Bill Payment - Account Transfer(Per Trnx)	LKR 15
Mini Statement (Per Trnx)	LKR 10
Fund transfer own account (Per Trnx)	LKR 50
Fund transfer other NDB account (Per Trnx)	LKR 50

11. CREDIT RELATED

11.1 Charity (Late Payments) – Murabaha Facilities

Charity (Late Payment)	
LKR Facilities	2% p.a
FCY Facilities	5% p.a

11.2 Facilities/Guarantees processing - Cash Backed facilities

Facility renewal fee	LKR 1,000
Facility processing fee per application	LKR 2,000
Guarantee processing fee	LKR 2,000
Guarantee renewal fee	LKR 1,000
Limit Setup with pending documentation	Rs. 2,500/- (Per Month)

11. CREDIT RELATED

11.3 Facility Arrangement Charges

Facility Arrangement Charges - Retail / SME	
Below LKR 1,000,000/-	LKR 3,000
LKR 1,000,001/- to LKR 5,000,000/-	LKR 6,000
LKR 5,000,001/- to LKR 10,000,000/-	LKR 12,000
Over LKR 10,000,001/-	LKR 17,500
Cash back Arrangement below LKR 5,000,000	LKR 500
Cash back Arrangement above LKR 5,000,001	LKR 1,000
Facility Arrangement Charges - Wholesale Banking	
Below LKR 1,000,000/-	LKR 5,000
LKR 1,000,001/- to LKR 5,000,000	LKR 7,500
LKR 5,000,001/- to LKR 10,000,000	LKR 20,000
Over LKR 10,000,001/-	LKR 25,000
Cash back Arrangement below LKR 5,000,000	LKR 500
Cash back Arrangement above LKR 5,000,001	LKR 1000

11.5 Charge for non-submission/delayed submission of information (Wholesale Banking)

Non submission/delay of information by client for facility review. Charge for the delayed period i.e. once a month	Rs.25,000/- per month
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11.4 Diminishing Musharakah Facility

Processing Fee	2% with maximum LKR 55,000
Early Repayment	Remaining unsold units will be reprised with additional 4% mark-up (In the case of partial repayment, the mark-up will apply to the units repaid.)
Charity (Late Payment)	2% p.a

*** Valuation fee to be fully paid by the client to the valuer.

11.5 Ijarah Processing & Other Fees

Processing fee for facilities up to LKR 1 Mn	LKR 8,000
Processing fee for facilities in excess of LKR 1.0 Mn	LKR 8,000 + 0.2%
Fee for issuing Duplicate Deletion	LKR 2,000 + VAT
RMV Processing fee	LKR 1,000
RMV Amendment Fee	LKR 1,000
Any addendum to agreement (Documentation Charge)	LKR 5,000 + VAT

11.6 Early Settlement Charges - Ijarah / Auto Finance

Ijarah	60% of remaining rental to be incorporated in to the final asset sales price
Auto Finance (under DM)	Remaining unsold units will be reprised with additional 4% markup + VAT

11.7 Charity - Ijarah

Charity (Late Payment)	Prevailing Facility Profit Rate + 2% p.a
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NDB Tariff

11.8 Processing fee - DM / Murabaha / Wakala / Ijarah (Retail / SME/Wholesale Banking/Project Finance)

Processing fee	
Up to LKR 500,000/-	LKR 5,000
Up to LKR 10,000,000/-	LKR 15,000
Up to LKR 150,000,000/-	0.15%
Above LKR 150,000,000/-	0.10%
Facility restructuring fees	0.05% on the total exposure (Min. LKR 10,000 and Max. LKR 250,000)
Issuance of Addendums to Offer Letters/Side Offer Letters	LKR 3,000

11.9 Central Safe Custody (CSC) - Issuance of Certified/scanned copy documents

Mortgage bonds/Deeds - per document	LKR 500
Condomonium Building Plans - Entire Plan	LKR 7,500
Condomonium Building Plans - Block/Lot Plan	LKR 1,000
Agreement	LKR 1,000
Other Documents	LKR 200 per document
Issuance of CSC Document Confirmations - for other Bank take overs - per event	Flat Fee of LKR 1,000
For any other CSC Confirmation - per event	Flat Fee of LKR 750

11.10 Wakala Investments - Financing

Processing Fee - LKR Financing FCY Financing	LKR 100 1.00 in the relevant currency
Early Settlement Charges	N/A
Profit rate on Tenor Extensions - LKR Financing - FCY Financing	Prevailing Facility Profit Rate Prevailing Facility Profit Rate

12. Legal Charges for Bonds & Others

12.1 Primary Bonds - Immovable / Movable

Up to LKR 500,000	1.5% (Min LKR 5,000)
LKR 500,000– LKR 1,000,000	1% (Min LKR 7,500)
LKR 1,000,000 to LKR 25,000,000	0.75% (Min LKR 10,000)
LKR 25,000,000 to LKR 50,000,000	LKR 187,500 for the first LKR 25mn + 0.5%
LKR 50,000,000 to LKR 100,000,000	LKR 312,500 for the first LKR 50mn + 0.3% upto a Max of LKR 450,000
Above LKR100,000,000	0.3% with a cap of LKR 450,000

12.2 Further Bonds - Immovable / Movable

Upto LKR 500,000	LKR 5,000
LKR 500,000– LKR 1,000,000	LKR 5,000 + 0.7% for excess over 0.5 mn
LKR 1,000,000 to LKR 5,000,000	LKR 8,500 + 0.5% for the excess over 1mn
LKR 5,000,000 to LKR 25,000,000	LKR 28,500 + 0.4% for the excess over 5mn
Above LKR25,000,000	0.3% with a cap of LKR 450,000

12.3 Stocks - Primary / Further

Upto LKR 1,000.000	LKR 10,000
LKR 1,000.000 to LKR 2,000.000	LKR 15,000
LKR 2,000.000 to LKR10,000.000	LKR 35,000
LKR 10,000.000 to LKR25,000.000	LKR 50,000
LKR 25,000.000 to LKR30,000.000	LKR 60,000
LKR 30,000.000 to LKR40,000.000	LKR 70,000
LKR 40,000.000 to LKR50,000.000	LKR 80,000
LKR 50,000.000 to LKR60,000.000	LKR 100,000
LKR 60,000.000 to LKR70,000.000	LKR 120,000
LKR 70,000.000 to LKR80,000.000	LKR 140,000
LKR 80,000.000 to LKR99,999,999	LKR 160,000
LKR 100,000,000 and above	LKR 175,000

12.4 DM Housing - Primary Bonds

Up to LKR 500,000	1.5% (Min LKR 5,000)
LKR 500,000– LKR 1,000,000	1% (Min LKR 7,500)
LKR 1,000,000 to LKR 25,000,000	0.75% (Min LKR 10,000)
LKR 25,000,000 to LKR 50,000,000	LKR 187,500/- for the first LKR 25mn + 0.5%
Above LKR50,000,000	LKR 312,500/- for the first LKR50mn + 0.3% upto a Max of LKR 450,000

12.5 DM Housing - Further Bonds

Upto LKR 500,000	LKR 5,000
LKR 500,000– LKR 1,000,000	LKR 5,000 + 0.7% for excess over 0.5 mn
LKR 1,000,000 to LKR 5,000,000	LKR 8,500 + 0.5% for the excess over 1mn
LKR 5,000,000 to LKR 25,000,000	LKR 28,500 + 0.4% for the excess over 5mn
Above LKR25,000,000	LKR 108,500 + 0.3% for the excess over LKR 25mn upto a Max of LKR 183,500

12.6 Other (Ancillary Work)

Release (Where the cancelled Mortgaged Bond is misplaced by the client)	LKR 15,000
Part Release (Per Lot excluding right of way)	LKR 5,000
* Approving Transfer Deeds	LKR 10,000
All other Deeds	LKR 7,500
Tripartite Agreement on Condominiums	LKR 30,000
Special Agreement relating to Lending	LKR 5,000 to LKR 50,000 depending on work involved (For complex transactions Legal fee will be higher)
Title Evaluation & Processing fee	LKR 5,000 – LKR 15,000 (Depending on the title)
Registration of Mortgage Bond Charges	LKR 7,500 – LKR 20,000 (Depending on the location of Land Registry)

13. TRADE RELATED - IMPORTS

13.1 Documentary Letters of Credit

Tariff Line	CCY	FLAT	%	MIN	MAX
13.1.1 Issuance of Documentary credits (Commission charged per quarter LC opening)					
For DBU Clients					
If settled through LKR account	LKR		2%	LKR 30,000	
If settled through FCY account	FCY		0.55%	USD 50	
For FCBU Clients	FCY		0.55%	USD 50	
SWIFT Charges	LKR FCY	LKR 5,000 USD 50			
13.1.2 Amendments to Documentary credits (Extensions / Value Enhancement)					
i. Extensions / Value Enhancements					
If settled through LKR account	LKR		2%	LKR 10,000	
If settled through FCY account	FCY		0.55%	USD 35	
ii. Except extension/Value Enhancements	LKR FCY	LKR 5,000 USD 25			
13.1.3 SWIFT Charges for Amendments					
SWIFT Charges *Applicable for 13.1.2	LKR FCY	LKR 4,000 USD 20			

Tariff Line	CCY	FLAT	%	MIN	MAX
13.1. 4 Import Letter of Credit cancellation fee					
Import Letter of Credit cancellation fee	LKR FCY	LKR 10,000 USD 50			
SWIFT Charges	LKR FCY	LKR 4,000 USD 20			
13.1.5 Expired LCs revalidating/Handling documents					
Expired LCs revalidating/Handling documents (per month)	LKR FCY	LKR 5,000 USD 15			
13.1.6 Draft LCs					
Draft LC (Issuances/processed)	LKR FCY	LKR 3,500 USD 35			
Draft LCs not processed	LKR FCY	LKR 7,500 USD 40			
13.1.7 Import LC Bill - Sight					
Import LC Bill Commission	LKR FCY		0.25% 0.25%	LKR 5,000 USD 35	

Tariff Line	CCY	FLAT	%	MIN	MAX
13.1.8 Import LC Bill - Acceptance or Deferred Payment					
Import LC Bill Commission	LKR		0.25%	LKR 5,000	
	FCY		0.25%	USD 35	
Acceptance Commission	LKR		0.25% per quarter	LKR 5,000	
	FCY		0.25% per quarter	USD 35	
13.1.9 Other charges under Documentary Letters of Credit					
Re-imbursement financing of Trade Transactions	FCY	USD 50			
Arranging confirmations / Special arrangements through correspondent banks	FCY	USD 100			
Discrepancy Fee	LKR	LKR10,000			
	FCY	USD 80			

Note: Discrepancy Fee to be levied on each set of discrepant documents. Notwithstanding any instructions to the contrary, this charge will be for the Beneficiary's account.

13.2 Documentary Collections

Tariff Line	CCY	FLAT	%	MIN	MAX
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13.2.1 Documents against Payment (DP)

Commission on face value of Bill of Exchange / Invoice

If settled through LKR account	LKR		2.00%	LKR 10,000	
If settled through FCY account	FCY		0.55%	USD 35	

13.2.2 Documents against Acceptance (DA)

Commission on face value of Bill of Exchange / Invoice

If settled through LKR account	LKR		2.00%	LKR 10,000	
If settled through FCY account	FCY		0.55%	USD 35	
Acceptance Commission	LKR		0.25%	LKR 5,000	
	FCY		0.25%	USD 35	

Tariff Line	CCY	FLAT	%	MIN	MAX
13.2.3 Other Charges under Documentary Collections					
i) If Bill of Lading is consigned to the Bank without prior agreement (Will be deducted from proceeds)		USD 50			
ii) Direct Collection Charge If documents are received direct from the drawer to NDB - (will be deducted from proceeds)		USD 80			
iii) Commission on Handling of expired DA Documents 30 days after due date					
Bills not settled after 30 days per month	LKR FCY	LKR 5,000 p.m. USD 30 p.m.			
Return of unpaid Bills of Exchange		USD 100			
Closure of unpaid DA Bills	LKR FCY	LKR 5,000 USD 30			
iv) Settlement of DA Bills after closure of files (180 days from due date) in addition to 13.2.3 iii) above	LKR FCY	LKR 5,000 USD 50			

13.3 Shipping Guarantee

Tariff Line	CCY	FLAT	%	MIN	MAX
Commission on invoice value per month – until cancellation	LKR FCY		0.50% 0.50%	LKR 7,500 USD 40	
Cancellation Fee (if the guarantee is over 6 months)	LKR FCY	LKR 10,000 USD 50			

13.4 Endorsing Advance Documents

Commission on invoice value per month-Until receipt of original documents	LKR FCY	LKR 3,500 USD 35			
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13.5 SWIFT Charges

Other	LKR FCY	LKR 3,000 USD 20			
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13.6 Transfer of Documents to another Local Bank

Commission	LKR	LKR 5,000			
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13.7 Performa Invoice Endorsement

For LKR Accounts	LKR	LKR1,500			
For FCY Accounts	FCY	USD 5 or equivalent			

13.8 Commission in lieu of exchange

Commission in lieu of exchange DBU- LKR Clients (If settled in FCY without conversion)		USD 50			
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14. TRADE RELATED - EXPORTS

14.1 Documentary Credits - Advising

Tariff Line	CCY	FLAT	%	MIN	MAX
Advising Charges					
Customer	LKR FCY	LKR 5,000 USD 40			
Non Customer	LKR FCY	LKR 8,000 USD 60			
Amendment Advising Charges					
Customer	LKR FCY	LKR 3,500 USD 30			
Non Customer	LKR FCY	LKR 5,000 USD 40			
Transfer of Documentary Credit (per transfer)	LKR FCY	LKR 10,000 USD 100			
Transfer of Documentary Credit Amendment (per transfer)	LKR FCY	LKR 5,000 USD 50			

14.2 Bills under Documentary Credits

Tariff Line	CCY	FLAT	%	MIN	MAX
i) Commission	LKR FCY		0.25% 0.25%	LKR 3,500 USD 35	
ii) Discrepancy Fee	LKR FCY	LKR 7,500 USD 25			
iii) Handling fee if more than three B/Ls per bill	LKR FCY	LKR 2,000 per set USD 25 per set			
iv) Additional copies to be printed	LKR FCY	LKR 500 per set USD 5 per set			

14.3 Documentary Collections

i) Commission	LKR FCY		0.25% 0.25%	LKR 3,500 USD 35	LKR 15,000 USD 150
ii) Additional copies to be printed	LKR FCY	LKR 500 per set USD 5 per set			

14.4 FCY Cheques & Bank Drafts

Credited to FCY A/C			0.125%	USD 10	
Credited to LCY A/C			0.125%	LKR 5,000	

14.5 Confirmation of Export Proceeds

Tariff Line	CCY	FLAT	%	MIN	MAX
First 5 transactions		LKR 2,000			
Excess of 5 transactions (per transaction)		LKR 500			

14.6 Courier Charges (depending on weight)

For packages less than 500g	LKR FCY	LKR 5,000 USD 40			
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14.7 Postage charges (depending on weight)

Local Delivery	LKR FCY	LKR 500 USD 5			
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14.8 SWIFT Charges

Per Message	LKR FCY	LKR 4,000 USD 20			
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15. BANK GUARANTEES

15.1 Letters of Guarantee Issuance & Amendments (Extension/Enhancement)

Tariff Line	CCY	FLAT	%	MIN	MAX
15.1.1 SME / Business Banking					
Against property mortgage	LKR FCY		2% p.a. 2% p.a.	LKR 5,000 USD 50	
Clean	LKR FCY		2.5% p.a. 2.5% p.a.	LKR 5,000 USD 50	
Combine Security	LKR FCY		Weighted Average Rate	LKR 5,000 USD 50	
15.1.2 Corporate					
	LKR FCY		2% p.a. 2% p.a.	LKR 5,000 USD 50	
15.1.3 Guarantees against Cash Collateral/Cash Margin					
100% Cash Collateral - (Profit bearing deposit)	LKR FCY		1% p.a. 1% p.a.	LKR 5,000 USD 50	
100% Cash Margin - (non-Profit bearing deposit)	LKR FCY		1% p.a. 1% p.a.	LKR 5,000 USD 50	
15.1.4 Amendments					
Amendment other than Extension & Enhancement	LKR FCY	LKR 4,000 USD 40			
Amendment if guarantee is expired	LKR FCY	LKR 2,500 USD 25			

15.2 Guarantees against Counter Guarantee

Tariff Line	CCY	FLAT	%	MIN	MAX
Requested by overseas correspondents			2% p.a.	USD 200	
Pre-mature cancellation Counter Guarantee	FCY	USD 50			

15.3 SWIFT Charges

SWIFT Charge (per message)	LKR FCY	LKR 4,000 USD 20			
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15.4 Special Format Charges

Special Format Charge (per transaction)	LKR FCY	LKR 4,000 USD 30			
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15.5 Claim Handling Charges

Claim handling charges	LKR FCY	LKR 5,000 USD 50			
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15.6 Advising Guarantees issued by Foreign Banks

Advising Guarantees issued by Foreign Banks without any responsibility of the Bank	LKR FCY	LKR 5,000 USD 50			
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15.7 Draft Guarantee issuance Charges

Issuance of Draft Guarantees	LKR FCY	LKR 3,000 USD 30			
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17. SHAREEK CHARGE CARD TARIFF

FEE DESCRIPTION	FEE
Annual Fee - Primary	LKR 10,000
Annual Fee - Supplementary	LKR 5,000
Joining Fee - Primary	LKR 2,500
Joining Fee - Supplementary	LKR 1,500
Replacement Fee / Card Re-Issue Fee - Primary	LKR 1,500
Replacement Fee/ Card Re-Issue Fee - Supplementary	LKR 1,000
Limit Enhancement Fee - Permanent	LKR 1500
Limit Enhancement Fee - Urgent / Temporary	LKR 1500
Cheque Return Fee	LKR 2,000
Minimum Due	100%
PIN Re-Issue Fee	LKR 300
Stamp Duty	LKR 25
Admin fee for delayed payment - Threshold OS > LKR 10,000	LKR 7,000
Duplicate Statement Fee (per copy) less than 1 Year	LKR 300
Balance / Transaction confirmation letter charge	LKR 500
Voucher Copy Fee - Local / International	LKR 500
Due Date	Statement date + 7 working days
Lounge Key Access (One Time Membership Fee)	FOC
Lounge Key Access fee per Visit	\$ 32

NOTE

a) Exchange rates for overseas / foreign currency transaction billing:

All foreign currency transactions will be converted using the prevailing USD / LKR exchange rate maintained by the respective card schemes, In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by the card scheme (i.e. VISA, MasterCard etc.) before being converted to the billing currency. In order to mitigate local exchange rate movements an additional amount (up to 4.5%) will be added to the rate at the time of billing.

b) Fuel Surcharge fee :

1% of the transaction value is applicable for fuel transactions as per card scheme guidelines.

18. ELEVATE & PRIVILEGE TARIFF

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Account Closure				
Current A/C Voluntry Closure	FOC	FOC	FOC	FOC
Bad Conduct	FOC	FOC	FOC	FOC
Savings Account	FOC	FOC	FOC	FOC
Minor Account	FOC	FOC	FOC	FOC
Foreign Currency	FOC	FOC	FOC	FOC
Inward Remittances				
Inward Remittances credit to PRV Select accounts in FCY	FOC	FOC	FOC	FOC
Outward Remittances				
Foreign Currency issuance - Against LKR A/C	2%	2%	2%	2%
Foreign Currency issuance - Against PFC/BFC A/C	FOC	FOC	FOC	FOC
Foreign Currency issuance - Against Other FCY A/C	1.5%	FOC	FOC	FOC
Outward Telegraphic Transfers (OTT) Commission	% Min Max 2.0% USD20 USD75	% Min Max 2.0% USD20 USD50	% Min Max 2.0% USD20 USD35	% Min Max 1.75% USD20 USD35
Education / University payments related OTTs	LKR - 5000/- USD - 35	LKR - 5000/- USD - 35	LKR - 5000/- USD - 35	LKR - 5000/- USD - 35
OTT Commission + SWIFT charge - USD 12				

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Other Charges				
Standing Order	1st STO Free	1st STO Free	1st STO Free	FOC
Standing Order set up fee	LKR 500	FOC	FOC	FOC
Standing Order Amendments	LKR 100	FOC	FOC	FOC
Standing Order Cancellation	LKR 100	FOC	FOC	FOC
Payment by SLIPS	LKR 100	FOC	FOC	FOC
Payment by pay order	LKR 150	FOC	FOC	FOC
Non payment due to lack of funds	LKR 50	LKR 50	LKR 50	FOC
Subsequent internal S/O 's	FOC	FOC	FOC	FOC
Subsequent external S/O 's	LKR 187/50	FOC	FOC	FOC
Cheques marked for payment	FOC	FOC	FOC	FOC
Online banking and Mobile banking	LKR 750 p.a.	FOC	FOC	FOC
SMS alert service for - Individual customers	LKR 350 p.a.	FOC	FOC	FOC
Cheque book issuance	1st book free	FOC	FOC	FOC
Subsequent cheque books	LKR 20 per leaf	FOC	FOC	FOC
Duplicate statements charges for Credit Cards	LKR 100	FOC	FOC	FOC

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Stop Payments - Local Drafts				
Due to lack of funds per cheque	LKR 5,000	LKR 5,000	LKR 5,000	FOC
Sufficient Funds per cheque	LKR 500	LKR 500	LKR 500	FOC
Loss of entire cheque book - 10 leaves	LKR 5,000	LKR 5,000	LKR 5,000	FOC
25 leaves	LKR 7,500	LKR 7,500	LKR 7,500	FOC
50 leaves	LKR 10,000	LKR 10,000	LKR 10,000	FOC
Stop Payment revocation	LKR 500	LKR 500	LKR 500	LKR 500
Renewal of stop payment per cheque	LKR 500	LKR 500	LKR 500	FOC
Stop Payments - Foreign Drafts	Correspondent Bank Chgs+ LKR 1800 or USD 15	Correspondent Bank Chgs +LKR 1800 or USD 15	Correspondent Bank Chgs+ LKR 1800 or USD 15	FOC
Segment eligibility criteria non-maintenance fee	LKR 1,000	LKR 2,500	-	-

Note: All other fees and charges not explicitly mentioned above will be levied as per the prevailing general tariff.