

# NOTICE TO CUSTOMERS

## Relief Measures for Individuals and Businesses Affected by recent Cyclonic and Flood Disaster.

(As per CBSL Circular No. 04 of 2025)

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### Eligibility

- Any customer whose income or business was directly impacted by the recent cyclone and flood disaster. (Affected Customer)
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### Mandatory Requirement

- Customer must submit a written or electronic request on or before **15 January 2026**.
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### Relief Measures Provided

- Repayment of capital and/or interest on existing credit facilities can be suspended for 3 to 6 months at the discretion of the Bank.
  - Bank's decision will be made on a case-by-case basis, considering the underlying risk, future repayment capacity and the viability of the borrower in the medium term in the post disaster environment.
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### Interest Treatment during Suspension

- Interest will not be charge above the contract rate during suspension period.
  - Interest on deferred interest shall not be charged. (no "interest on interest").
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### Transparency of Relief Measures

- The Bank will obtain your consent **in writing or through electronic means** prior to proceeding with such suspension.
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## New Loan Facilities

- The Bank may grant new loans on a case-by-case basis, based on debt service capacity of the Affected Customer.
  - A **minimum of a 3-month grace period** beyond the expiry of the suspension period will be provided.
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## Interest Caps for New Loans

- **Loans up to 2 years Tenure:**
    - Maximum fixed **9% p.a.** OR
    - Borrower's existing contract rate (OD/Loan) (whichever is lower).
  - **Loans beyond 2 years Tenure:**
    - First 2 years interest rate shall be as per the interest rate applicable for 2 year Tenure mentioned above;
    - Interest rate may be revised after 2 years (details will be specified in the facility agreement).
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## Relief on Fees & Charges (until 31 Jan 2026)

- No charges for:
    - Cheque returns
    - Stop payments
    - Late payments
    - Credit restructuring/modification
    - Penal interest
  - If the above charges are applied automatically through the system, refunds will be processed within **3 business days**.
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**For more details or assistance, please contact branch staff**