

PUBLIC

Display of Service Charges, Fees & Commissions

Date Effective January 2021

Description		Applicable Charges						Business Banking	
Savings Accounts	Charges for non-maintenance of account balance as stipulated minimum	LKR 650						LKR 25,000	
	Charges for non-maintenance of account balance as stipulated minimum	LKR 750						LKR 25,000	
Current Accounts	Charges for account statement	Current Account - Monthly Free of cost (e-statement) Savings Account - Quarterly Free of cost (e-statement)							
	Cheque issuing cost	LKR 12 per leaf						LKR 15 per leaf	
	Stop payment order - Insufficient Funds	LKR 2,000						LKR 2,000	
	Other	LKR 250 - LKR 500						LKR 500	
	Return cheques due to insufficient funds	LKR 2,000						LKR 2,000	
	Returned by Bank	LKR 2,000						LKR 2,000	
	Returned to Bank	LKR 500						LKR 500	
	Remittances	Inward credit to Sri Lanka rupee account	LKR 500						Equivalent to USD 5
		Inward remittance to foreign currency account	USD 5						USD 5
Issue of foreign currency demand draft, pay orders, etc...		USD 10 - 15						USD 10 -16	
ATMs Charges (LKR)	Customer Segment	PSB			PRB				
	Issuing Fee	Waived			Waived				
	ATM cash withdrawal - Own Bank	free			free				
	Local other bank ATM's (not on Lanka Pay)	LKR50			free				
	Local other bank ATM's (Lanka Pay Enabled)	LKR30			free			NA	
Credit Cards - Main Cardholder	Card type	VISA Gold/ Arpico Gold	Master Platinum	VISA Platinum Privilege/ Arpico Privilege Platinum	VISA Signature	VISA Sri Lankan Airlines Standard Chartered	VISA Infinite		
	Annual fee	LKR3,000	LKR3,000	LKR5,250	LKR7,000	LKR9,000	Free		
	Late Payment charges	LKR1,500	LKR1,500	LKR1,500	LKR1,500	LKR1,500	LKR1,500	NA	
	Interest charge	18% per annum							
	SLIPS Payment Charges	LKR 30						LKR 30	
Fees & Commissions	CEFTS Charges - Through internet banking	LKR 30						LKR 30	
	RTGS Payment Charges	LKR 400						LKR 400	
	Facility Arrangement Fees - Overdrafts: * Security Backed								
	Individuals	LKR 2,000						LKR 5,000	
	Facility Arrangement Fees - Temporary Overdrafts: * Clean basis								
	Individuals	LKR 1,000 - LKR 2,000						LKR 2,500	
	Personal Loans	New loans LKR 9,000 & Top-up LKR 7,500						NA	
	Mortgage Loans	Home and Equity loans LKR 20,000 & Buildings Under Construction LKR 30,000						Loan Against Property LKR.15,000	
	Vehicle Loans	New loans LKR 9,000 & Top-up LKR 7,500						NA	
	Late Payment charges	LKR2,000						NA	
	Cheque Purchase Commission	USD 20 / LKR2,000						USD 20 / LKR 2,000	
	Import LC Commission: * LC Opening Fee & commission	0.25% for 1st month & 0.125% per month there after						0.25% for 1st month & 0.125% per month thereafter; Min LKR 6,000/ USD 40	
	* Export LC Negotiation Charges	0.25% of the invoice amount						0.25% of the invoice amount; Min LKR 8,000 / USD 50	
	Import collections Payment (DP/DA)							0.25%; min LKR 5,500/- / USD 40/-	
	Shipping Guarantees	0.25% or min LKR3,000 for DBU and USD30 for FCBU						0.25% or min LKR 6,000/- / USD 45/-	
	Bonds & Guarantees Issuance	2.5% p.a or min LKR2,750 for DBU and USD 25 for FCBU						2.5% p.a. or Min LKR 10,000/- / USD 60/-	
	Bonds & Guarantees Amendment	2.5% p.a or min LKR2,750 (for value enhancements & extensions)						2.5% p.a. or min LKR 7,500 / USD 45/-	
	Acceptance fee LC/ non LC	2.5% p.a or min LKR2,750 for DBU and USD 25 for FCBU						LKR 4,500/- , USD 35/- Flat	

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