

## Display of Interest Rates

Effective

14-Jan-19

Description	Min. rate	Max. rate
<b>Interest Rates on Deposits (Rupee Deposits)</b>		
Savings Deposits	0.75%	3.00%
Minor Savings Deposits	5.00%	7.00%
Call Deposits	2.00%	3.00%
Time Deposits - 1 Year	* Interest Payable monthly * Interest Payable at maturity	8.70% 8.75%
<b>FCY Savings Deposits</b>		
* US Dollar (USD)	0.00%	0.05%
* Sterling Pound (GBP)	0.00%	0.20%
* Euro (EUR)	0.00%	0.01%
	0.05%	2.00%
* Canadian Dollar (CAD)	0.00%	0.10%
<b>FCY Fixed Deposits - 1 Year</b>		
* US Dollar (USD)	1.90%	1.90%
* Sterling Pound (GBP)	0.65%	0.65%
* Euro (EUR)	0.00%	0.00%
* Australian Dollar (AUD)	1.15%	1.15%
* Canadian Dollar (CAD)	1.55%	1.55%
<b>Interest Rates on Advances</b>		
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	14.50%	15.25%
* Temporary	Agreed rate > 2%	
Unsecured Overdraft (TOD)	24%	
<b>Personal Loans - 1 Year Fixed Rate</b>		
	<b>New Customer</b>	<b>2018 re-pricing</b>
Priority Banking	15.75%	15.75%
Personal Banking (Core)	16.25%	16.25%
<b>Personal Loans - 3 Months Fixed Rate</b>		
	<b>New Customer</b>	<b>2018 re-pricing</b>
Priority Banking	13.90%	13.90%
Personal Banking (Core)	14.25%	14.25%
<b>Vehicle Loans - 1 Year Fixed Rate</b>		
	<b>New Customer</b>	<b>2018 re-pricing</b>
Priority Banking	15.75%	15.75%
Personal Banking (Core)	16.25%	16.25%
<b>Home Loans/Building Under Construction - 1 Year Fixed Rate</b>		
	<b>New Customer</b>	<b>2018 re-pricing</b>
Priority Banking	14.00%	14.00%
Personal Banking (Core)	14.00%	14.00%
<b>Home Equity Loans - 1 Year Fixed Rate</b>		
	<b>New Customer</b>	<b>2018 re-pricing</b>
Priority Banking	14.25%	14.25%
Personal Banking (Core)	14.25%	14.25%
<b>Credit Cards</b>	28% p.a (2.33% p.m)	

**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**