

Display of Interest Rates

Effective

16-Feb-18

Description	Min. rate	Max. rate
Interest Rates on Deposits (Rupee Deposits)		
Savings Deposits	0.75%	3.00%
Minor Savings Deposits	4.00%	5.00%
Call Deposits	2.00%	3.00%
Time Deposits - 1 Year	* Interest Payable monthly	7.65%
	* Interest Payable at maturity	7.70%
FCY Savings Deposits		
* US Dollar (USD)	0.00%	0.05%
* Sterling Pound (GBP)	0.00%	0.20%
* Euro (EUR)	0.00%	0.01%
* Australian Dollar (AUD)	0.05%	2.00%
* Canadian Dollar (CAD)	0.00%	0.10%
FCY Fixed Deposits - 1 Year		
* US Dollar (USD)	1.65%	1.65%
* Sterling Pound (GBP)	0.40%	0.40%
* Euro (EUR)	0.00%	0.00%
* Australian Dollar (AUD)	1.10%	1.10%
* Canadian Dollar (CAD)	1.50%	1.50%
Interest Rates on Advances		
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	14.00%	14.75%
* Temporary	Agreed rate > 2%	
Unsecured Overdraft (TOD)	24%	
Personal Loans - 1 Year Fixed Rate		
	New Customer	2016 re-pricing
Priority Banking	15.50%	16.00%
Personal Banking (Core)	16.00%	16.50%
Vehicle Loans - 1 Year Fixed Rate		
	New Customer	2016 re-pricing
Priority Banking	15.50%	16.00%
Personal Banking (Core)	16.00%	16.50%
Home/Equity loans - 1 Year Fixed Rate		
	New Customer	2016 re-pricing
Priority Banking	14.50%	14.50%
Personal Banking (Core)	14.50%	14.50%
Building Under Construction - 1 Year Fixed Rate		
	New Customer	2016 re-pricing
Priority Banking	14.75%	14.75%
Personal Banking (Core)	14.75%	14.75%
Credit Cards	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