

**BOC TARIFF - JULY TO
SEPTEMBER 2018**



Savings Account (Scr)	
Minimum balance to open a/c	SCR 500
Minimum balance to earn interest	SCR 4,000
Balances below SCR 500	SCR 10
Savings a/c closure	No charge
Dormant a/c maintenance fee	No charge
Issuance of duplicate pass book	SCR 100
Cash transaction at the counter	No charge
ATM usage	Not Applicable
Unauthorized O/D	Not applicable
ATM cards	Not Applicable
Lost/Replacement of Card	Not Applicable
Statement of Accounts	Free of Charge
Salary processing fee	No charge
Savings Account (US\$/EUR)	
Minimum balance to open a/c	US\$/EUR.150
Minimum balance to earn interest (ONLY US\$)	US\$ 2500
Balances below US\$/EUR.150	(US\$/Eur. 2
Savings a/c closure	No charge
Dormant a/c maintenance fee	No charge
Issuance of duplicate pass book	US\$/Euro. 10
Cash transaction at the counter	No charge
ATM usage	Not Applicable
Unauthorized O/D	Not applicable
ATM cards	Not Applicable
Salary processing fee	No charge
Stop payment of cheque (if funds are not available)	Not applicable
Automated transfers	Not Applicable
Lost/replacement ATM cards	Not Applicable
Statement of Savings Accounts	Free of Charge

CURRENT ACCOUNT (PERSONAL) - (SCR)	
Minimum balance to open a/c	SCR . 5000
Minimum balance to be maintained	SCR . 3000
Balance below SCR . 3000	SCR 20
Maintenence fee	No charge
Current Account closer	No charge
Cheque book issuance	25 leaves SCR .100
	50 leaves SCR 200
Cheque returned for lack of funds	SCR .500
Stop payment of cheque (if funds are not available)	SCR . 500
Stop payment of cheque (technical	SCR . 500
Request archive statements	SCR . 50 per page
Automated transfers	SCR . 20
ATM usage	Not Applicable
Lost/replacement ATM cards	Not Applicable
Dormant a/c maintenance fee	No charge
CURRENT ACCOUNT (TRADE)- (SCR)	
Minimum balance to open a/c	SCR . 7,500/-
Minimum balance to be maintained	SCR . 7,500/-
Balance below SCR . 7500	SCR . 30
Maintenence fee	No charge
Current Account closer	No charge
Cheque book issuance	25 leaves SCR .100
	50 leaves SCR 200
Cheque returned for lack of funds	SCR .500
Stop payment of cheque (if funds are not available)	SCR . 500
Stop payment of cheque (technical	SCR . 500
Request archive statements	SCR . 50 per page
Automated transfers	SCR . 20
ATM usage	No charge

Lost/replacement ATM cards	N/A
Dormant a/c maintenance fee	No charge
CURRENT ACCOUNT (CORPORATE)- (SCR)	
Minimum balance to open a/c	SCR. 10,000
Minimum balance to be maintained	SCR. 10,000
Balance below SCR. 10000	SCR.50
Maintenece fee	No charge
Current Account closer	No charge
Cheque book issuance	25 leaves SCR.100
	50 leaves SCR 200
Cheque returned for lack of funds	SCR.500
Stop payment of cheque (if funds are not available)	SCR. 500
Stop payment of cheque (technical	SCR. 500
Request archive statements	SCR. 50 per page
Automated transfers	SCR. 20
ATM usage	Not Applicable
Lost/replacement ATM cards	Not applicable
Dormant a/c maintenance fee	No charge
CURRENT ACCOUNT (PERSONAL) - (FOREIGN CURRENCY USD & EURO)	
Minimum balance to open a/c	US\$/EURO 500
Minimum balance to be maintained	US\$/EURO 200
Balance below US\$/Euro 200	US\$/EURO 2/-
Maintenance fee	No charge
Current Account closer	No charge
Cheque book issuance	US\$/EURO 10 (25 leaves)
	US\$/EURO 20 (50 leaves)
Cheque returned for lack of funds	US\$/EURO 50
Stop payment of cheque (if funds are not available)	US\$/EURO 50
Stop payment of cheque(technical	US\$/EURO 25
Request archive statements	US\$/EURO 5
Automated transfers	US\$/Euro 2
ATM usage	Not Applicable
Lost/replacement ATM cards	Not Applicable
Dormant a/c maintenance fee	No charge
CURRENT ACCOUNT (TRADE)- (USD & EURO)	

Minimum balance to open a/c	U S\$/E U R O 7 5 0
Minimum balance to be maintained	U S\$/E U R O 7 5 0
Balance below U S\$/E U R O 7 5 0/-	U S\$/E U R O 3
Maintenance fee	N o charge
Current Account closure	N o charge
Cheque book issuance	U S\$/E U R O 1 0 (25 leaves)
	U S\$/E U R O 2 0 (50 leaves)
Cheque returned for lack of funds	U S\$/E U R O 5 0
Stop payment of cheque (if funds are not available)	U S\$/E U R O 5 0
Stop payment of cheque (technical	U S\$/E U R O 2 5
Request archive statements	U S\$/E U R O 5 per page
Automated transfers	U S\$/Euro 2
ATM usage	N o t A p p l i c a b l e
Lost/replacement ATM cards	N o t A p p l i c a b l e
Dormant a/c maintenance fee	N o charge
CURRENT ACCOUNT (CORPORATE) - (USD & EURO)	
Minimum balance to open a/c	U S\$/E U R O 7 5 0
Minimum balance to be maintained	U S\$/E U R O 7 5 0
Balance below U S\$/E U R O 7 5 0/-	U S\$/E U R O 5
Maintenance fee	N o charge
Current Account closer	N o charge
Cheque book issuance	U S\$/E U R O 1 0 (25 leaves)
	U S\$/E U R O 2 0 (50 leaves)
Cheque returned for lack of funds	U S\$/E U R O 5 0
Stop payment of cheque (if funds are not available)	U S\$/E U R O 5 0
Stop payment of cheque (technical	U S\$/E U R O 2 5
Request archive statements	U S\$/E U R O 5 per page
Automated transfers	U S\$/Euro 2
ATM usage	N o t A p p l i c a b l e
Lost/replacement ATM cards	N o t A p p l i c a b l e
Dormant a/c maintenance fee	N o charge
Funds Transfers	
Foreign Payments	
Smart Remit(Sri Lanka only)	
SCR to LKR	
Up to Scr 5000/-	Com m i s s i o n - S c r 5 0

Above SCR 5000/-	Commission - SCR 60
Foreign currency (USD & EUR)	
Up to 500/-	Commission - 5
Above 500/-	Commission - 6
Drafts	US\$/EURO 10
Cancellation of draft	US\$/EURO 20
Stop payment of draft	US\$/EURO 20
Telex/Swift	US\$/EURO 50
Telex/ TT/ Swift	US\$/EURO 50
Commission	No charge
Local Payments	
Payments made on customers'	SCR 20
Bankers Cheques	SCR 25
Between Accounts for a client held in their own name whether it be between joint accounts or individual Accounts of the same bank	Free of Charge
Standing Orders (Scr) Local	
Current a/c	SCR 25
Savings a/c	SCR 25
New standing order set up	No charge
Amendment to standing order	No charge
Unpaid due to lack of funds	No charge
Funds Transfers through Standing Orders (Sri Lanka Only)	
Up to SCR 5000/-	SCR 40
Above SCR 5000/-	SCR 50
Up to USD/EUR/GBP 500/-	USD/EUR/GBP 4
Above USD/EUR/GBP 500/-	USD/EUR/GBP 5
LOANS & OVERDRAFTS	
Processing fee	1% of the amount (M in SCR 1000/-)
First Home Loan Processing fee	SCR 2,500/- on housing loan of SCR 1.5 Mn and below and 0.5% charge for the remaining loan
LN/O D renewal	1% of the facility amount
Arrears of loans	1% of the facility amount

Amendments to LN contracts/agreements	0.25% of the amount
Statement of LN A/C	No charge
Amortisation schedule	No charge
Penal Interest Rates	Not exceeds 5% p.a. and shall be calculated on the default installment only excluding the interest payable
LN Re-scheduling/ Restructuring	
Loan Interest	15% p.a
Overdraft (unsecured)	20% p.a
Documentary Credits (Outwards)	
Notification	USD 100
Acceptance	0.5% p.m (Min Scr 300/-)
Confirmation	0.75%
Negotiation	0.75% p.m .
Cancellation	USD 25
Opening/ Transferring	0.50% p .q
Drawing/verification of documentation	USD 50
Amendment	0.50% p.q .
Delivery orders goods consigned to	0.50%
Shipping guarantee	0.50%
Telex/ Fax/ Swift sent at client's	USD 50
Commission	0.50% p q
Postage charges	Actual Cost
Other charges	Actual Cost
Documentary Credits (Inwards)	
Opening/ Establishment of LC	0.5% P.q (minimum - SCR . 400/=)
Advising/ Notification	USD 50
Negotiation	1%
Confirmation	1%
Amendment	0.50% p.m .
Transferring of LC	0.5% p.a
Acceptance	0.5% P.M . (Minimum - SCR . 500/-)
Under other credits	N/A
Commission on Payment	0.50% (minimum USD 50)

Commission on Issuance	0.5% P.Q.
Verification of	USD 50
Examination of Documents	SCR 250
Discrepant documents	USD 75
Telex/Fax/Swift sent at client's request	SCR 500
Postage & courier charges inward	Actual Cost
Copy of SWIFT	SCR 500
Paymnet	0.5% (Minimum USD 50)
G U A R A N T E E S	
Issue of Bid/Advance/Performance	2.00% p.a. (Min SCR 300/-)
Issue of Bid/Advance/Performance (against 100% cash margin)	1.00% p.a. (Min SCR 300/-)
Export Financing	
Handling charges	US\$ 100
Courier charges	At actual
Export Bill collection	
Handling charges	US\$ 150
Courier charges	At actual
Internet banking	
Monthly subscription	No charge
Bill payment	Free
Internal transfer	No Charge
Transfer of funds to other local bank	SCR 50
Transfer of funds to other overseas	USD 50
M iscellaneous	
Bank audit report to company's auditors (balance only)	SCR . 150
Bank audit report to company's auditors (balance , liabilits, securities)	SCR .300
Status report for customers	SCR 150
Inter Bank status report	SCR .125
Night safe	N/A
Temporary withdrawals	N/A

Tendering for treasury bills &	N /A
Loss of wallet/ key	N /A
Issue of Bankers cheque	SCR . 50
Cancellation of Bankers cheque	SCR . 25

Disclaimer

The above rates and fees shall apply to the products and services provided by the Bank of Ceylon with effect from 01st July 2018. The Bank may, from time to time amend, vary and supplement the above and shall communicate same to its customers by way of notices in the local newspapers.