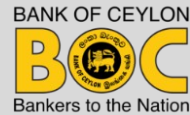


FEES & CHARGES BANK OF CEYLON



SAVINGS ACCOUNT (SCR)	
Minimum balance to open a/c	SCR 500
Minimum balance to earn interest	SCR 2,000
Balances below SCR 500	SCR 10
Savings a/c closure	Free of Charge
Issuance of duplicate pass book	SCR100
Cash transaction at the counter	Free of Charge
ATM Cards / Usage	Not Applicable
Salary processing fee	Free of Charge
SAVINGS ACCOUNT (USD/EUR)	
Minimum balance to open a/c	USD/ EUR.150
Minimum balance to earn interest	USD 1500
Balances below USD/ EUR.150	USD./Eur. 2
Savings a/c closure	Free of Charge
Issuance of duplicate pass book	USD/Euro. 10
Cash transaction at the counter	Free of Charge
ATM Cards / Usage	Not Applicable
Salary processing fee	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
Maintenance Fee & a/c closure	Free of 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 / Technical Errors)	SCR. 500
Request archive statements	SCR. 50 per page
Automated transfers	SCR. 20
ATM Cards / Usage	Not Applicable
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
Maintenance Fee & a/c closure	Free of 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 / Technical Errors)	SCR. 500
Request archive statements	SCR. 50 per page
Automated transfers	SCR. 20
CURRENT ACCOUNT (CORPORATE)- (SCR)	
Minimum balance to open a/c	SCR. 7,500
Minimum balance to be maintained	SCR. 7,500
Balance below SCR. 10,000	SCR.50
Maintenance Fee & a/c closure	Free of 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 / Technical Errors)	SCR. 500

Request archive statements	SCR. 50 per page
Automated transfers	SCR. 20
ATM Cards / Usage	Not Applicable
CURRENT ACCOUNT (PERSONAL) (FOREIGN CURRENCY USD & EURO)	
Minimum balance to open a/c	USD/EURO 500
Minimum balance to be maintained	USD/EURO 200
Balance below USS/Euro 200	USS/EURO 2/-
Maintenance fee	Free of Charge
Current Account closer	Free of Charge
Cheque book issuance - 25 Leaves	USD/EURO 10
50 leaves	USD/EURO 20
Cheque returned for lack of funds	USD/EURO 50
Stop payment of cheque (a)if funds are not available (b)Technical Errors)	USD/EURO a)50 b)25
Request archive statements	USD/EURO 5
Automated transfers	USD/Euro 2
ATM Cards / Usage	Not Applicable
CURRENT ACCOUNT (TRADE) - (USD & EURO)	
Minimum balance to open a/c	USD/EURO 750
Minimum balance to be maintained	USD/EURO 750
Balance below USD/EURO 750/-	USD/EURO 3
Maintenance fee	Free of Charge
Current Account closure	Free of Charge
Cheque book issuance - 25 Leaves	USD/EURO 10
50 Leaves	USD/EURO 20
Cheque returned for lack of funds	USD/EURO 50
Stop payment of cheque (a)if funds are not available (b) Technical Errors)	USD/EURO a)50 b)25
Request archive statement (per page)	USD/EURO 5
Automated transfers	USD/Euro 2
ATM Cards / Usage	Not Applicable
CURRENT ACCOUNT (CORPORATE) (USD & EURO)	
Minimum balance to open a/c	USD/EURO 750
Minimum balance to be maintained	USD/EURO 750
Balance below USD/EURO 750/-	USD/EURO 5
Maintenance fee	Free of Charge
Current Account closer	Free of Charge
Cheque book issuance - 25 Leaves	USD/EURO 10
50 Leaves	USD/EURO 20
Cheque returned for lack of funds	USD/EURO 50
Stop payment of cheque (a)if funds are not available (b)Technical Errors)	USD/EURO a)50 b)25
Request archive statemt. (Per page)	USD/EURO 5
Automated transfers	USD/EURO 2
FUNDS TRANSFERS	
Foreign Payments	
Drafts	USD/EURO10
Cancellation of draft	USD/EURO 20
Stop payment of draft	USD/EURO 20
Telex/ TT/ Swift	USD/EURO 50
Commission	Free of Charge
Smart Remit (Sri Lanka only - Business)	USD15 + Corresp. bank charge
Smart Remit (Sri Lanka only -Individuals)	
SCR to LKR	
Up to Scr 5000/-	Comm. - SCR 50
Above Scr 5000/- up to Scr 20,000	Comm. - SCR 60
Above Scr 20,000/-	Comm. - SCR 100

Foreign currency (USD & EUR)	
Up to 500/-	Commission - 4
Above 500/- up to 2,500	Commission - 5
Above 2,500/-	Commission - 10
Local Payments	
Funds Transfer through SEFT (Manual/Over the counter)	SCR 15
Fund Transfers through SEFT (On line)	Free of Charge
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	Free of Charge
Amendment to standing order	Free of Charge
Unpaid due to lack of funds	Free of Charge
FUNDS TRANSFERS TO SRI LANKA THROUGH STANDING ORDERS	
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 (Min 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 amount above SCR 1.5 Mn.	
LN/OD renewal	1% of the facility amount
Amendments to loan contracts/agreements	0.25% of the amount
Statement of LN A/C	Free of Charge
Amortisation schedule	Free of Charge
Penal Interest Rate Not impose a penal interest of more than 5% p.a. and the penal interest shall be calculated only on the the default installment on any loan and the interest payable thereon shall not be taken in to account for calculation the penal interest.	
LN Re-scheduling/ Restructuring	Free of Charge
Cancellation of Agreement	Free of Charge
Loan Interest	14.00 % p.a.
Overdraft (unsecured)	19 % p.a.
DOCUMENTARY CREDITS (OUTWARDS)	
Notification	USD100
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	USD50
Amendment	0.50% p.q.
Delivery orders goods consigned to bank	0.50%
Shipping guarantee	0.50%
Telex/ Fax/ Swift sent at client's request	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. (Min.- 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. (Min. - SCR. 500/-)
Under other credits	N/A
Commission on Payment	0.50% (Min. USD 50)
Commission on Issuance	0.5% P.Q.
Verification of documentation, collection	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
Payment	0.5% (Min. USD 50)
GUARANTEES	
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	USD 100
Courier charges	At actual
IMPORT BILL COLLECTION	
Commission on Payment	0.50% (Min. USD 50)
SWIFT Charges	USD 50
Postage charges	At actual
EXPORT BILL COLLECTION	
Handling charges	USD 150
Courier charges	At actual
INTERNET BANKING	
Monthly subscription	Free of Charge
Bill payment	Free of Charge
Internal transfer	Free of Charge
Transfer of funds to other local bank	Free of Charge
MISCELLANEOUS	
Bank audit report to company's auditors (balance only)	SCR. 150
Bank audit report to company's auditors (balance , liability, securities)	SCR.300
Status report for customers	SCR 150
Inter Bank status report	SCR.125
Dormant a/c maintenance fee	Free of charge
Night safe	N/A
Temporary withdrawals	N/A
Providing an electronic statement (at least bi-annually) to a savings account holder or a loan account holder covering the transactions and balance outstanding for a period of at least 6 months unless physical statements are requested by customers - Free of Charge	
SMS alerts (per transaction)	
For SCR account	SCR 0.5
For USD account	USD 0.04
For EURO account	EURO 0.03
For GBP account	GBP 0.03

Tendering for treasury bills & certificates	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 2021. 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.