

RETAIL BANKING (w.e.f. 22/09/2025)

No.	DESCRIPTION	Initial Deposit	Minimum Average Balance for payment of interest	Monthly average balance obligation	Service Charges / Details
1.00	MAINTAINING OF SAVINGS, CURRENT & FD ACCOUNTS UNDER DBU				
	Elite Circle (Privileged Banking)				
	Ultra Saver - Elite	LKR 10,000	LKR 10,000		-
	Personal Current Accounts - Elite	LKR 20,000	-		FoC (on meeting eligibility criteria)
	FDs	LKR 7,500,000	-		-
	Individuals			Accounts can be opened without initial deposit if undertaking to remit salary is given to Bank and account is funded within 30 days.	
	Ultra Saver (Only for Individuals)	LKR 10,000	LKR 50,000	LKR 1000	LKR 50
	Money Market Account	LKR 100,000	200,000	LKR 1000	LKR 50
	Regular Saver	LKR 5,000	LKR 5,000	LKR 1000	LKR 50
	Kidz Saver	LKR 2,500	LKR 1,000		
	Junior Elite Circle (Privilege Minor Account)	LKR 500,000	LKR 1,000		
	Salary Select	LKR 1,000 Accounts can be opened without initial deposit if undertaking to remit salary is given to Bank and account is funded within 30 days.	LKR 5,000	LKR 1000	LKR 50
	Current Accounts	LKR 10,000	LKR 10,000		LKR 1000
	FDs (Individuals)	LKR 10,000	-		-
	7 days Call Deposit	LKR 10,000			
	Business Accounts				
	Business Saving Account	LKR 20,000	LKR 25,000	LKR 10000	150
	Business Current Accounts (includes any Easy Plus opened for business purposes)	LKR 25,000	LKR 25,000		LKR 3,250
	Business FDs - Individuals	LKR 50,000	-		-
	Business FDs - Non-Individuals	LKR 100,000	-		-
	Foreign Currency Accounts & Special Accounts				
	PFCA - Savings	Designated FCY 100/-	100/- in FCY		-
	PFCA - Minor Savings	Designated FCY 50/-	50/- in FCY		-
	PFCA - Current	Designated FCY 100/-	100/- in FCY		USD 5
	PFCA - FD	Designated FCY 100/-	-		-
	DFCA - Savings	Designated FCY 100/-	100/- in FCY		-
	DFCA - Current	Designated FCY 100/-	100/- in FCY		USD 5
	DFCA - FD	Designated FCY 100/-	-		-
	DRA - Savings	LKR 5000	LKR 5000		-
	DRA - Current	LKR 10,000	LKR 20,000		LKR 3,250
	DRA - FD	LKR 10,000	-		-
	Resident Guest Foreign Currency Account	USD 250,000/- or equivalent	5,000/- in FCY		-

No.	DESCRIPTION	Initial Deposit	Minimum Average Balance for payment of interest	Service Charges
	Resident Guest Rupee Current Account - Individuals	USD 2,000/- or equivalent in LKR	LKR 25,000	LKR 3,250
	Resident Guest Rupee Current Account - Investors	USD 35,000/- or equivalent in LKR	LKR 100,000	LKR 3,250
	SFNFDA - Senior Foreign Nationals' Fixed Deposit Accounts	USD 15,000/- or equivalent	-	-
	SFNRA - Senior Foreign Nationals' Rupee Account - Savings	USD 1,500/- or equivalent in LKR	LKR 25,000	-
	SFNRA - Senior Foreign Nationals' Rupee Account - Current	USD 1,500/- or equivalent in LKR	LKR 50,000	LKR 3,250
	BFCA - Savings	Designated FCY 500/-	500/- in FCY	
	BFCA - Current	Designated FCY 500/-	500/- in FCY	USD 5
	BFCA - FD	Designated FCY 1000/-	-	
	CTRA - Savings LKR	LKR 50,000	LKR 25,000	
	CTRA - Savings FCY	Designated FCY 500/-	500/- in FCY	
	CTRA - Current - LKR	LKR 75,000	LKR 50,000	LKR 4,000
	CTRA - Current - FCY	Designated FCY 500/-	500/- in FCY	USD 5
	CTRA - FD - LKR	LKR 200,000	-	
	CTRA - FD - FCY	Designated FCY 1000/-	-	
	IIA - Savings - LKR	LKR 50,000	LKR 25,000	
	IIA - Savings - FCY	Designated FCY 500/-	500/- in FCY	
	IIA - Current - LKR	LKR 75,000	LKR 50,000	LKR 4,000
	IIA - Current - FCY	Designated FCY 500/-	500/- in FCY	USD 5
	IIA - FD - LKR	LKR 200,000	-	
	IIA - FD - FCY	Designated FCY 1000/-	-	
	OIA - Savings - LKR	LKR 50,000	LKR 25,000	
	OIA - Savings - FCY	Designated FCY 500/-	500/- in FCY	
	OIA - Current - LKR	LKR 75,000	LKR 50,000	LKR 4,000
	OIA - Current - FCY	Designated FCY 500/-	500/- in FCY	USD 5
	FCBU CASA Accounts	USD 1000 or equivalent	1000/- in FCY	
	Dormant Accounts and dormancy effectiveness	Accounts which are inoperative for a considerable period of time (i.e. accounts which do not have customer initiated transactions) will be converted to dormant status to safeguard the interest of the customer. Customers would need to come to the Bank to activate such accounts with proof of identity. A notification will be sent to the customer by the Bank for such accounts. Interest may not be paid for balances in dormant accounts. If inoperative, Saving accounts will become dormant after 2 years and Current accounts after 1 year.		
	Dormant savings and current account	Inactive Account Custody Fee		LKR 100
	Dormant saving and current account -Holding cost	Dormancy preservation fee		LKR 600
	Abandoned Property Account	Unclaimed Funds Administration Fee		LKR 1200 (One time charge before transfer)

2.01	Issuing of Duplicate Savings Passbook - Elite Circle	LKR 500	
2.02	Issuing of Duplicate Savings Passbook - General	LKR 500	
2.03	Closing of Accounts within 6 months of operations		
	a) Savings Accounts & Invest Planner Accounts	LKR 750 / USD 5	Regular Savings interest rate will apply for Invest Planner Accounts closed prior to maturity or if in arrears.
	b) Current Account	LKR 1,500 / USD 10	
2.04	Closing of Accounts due to unsatisfactory conduct	LKR 2,000/-	
2.05	a) Minimum TOD Interest	LKR 1,000/-	
	b) Overdraft over limit	LKR 3,500/-	
2.06	Service Charges on CRIB Report Obtained	LKR 750 / USD 5	
2.07	Cheque Book Issuance - Per Leaf Charge	LKR 35	Available in cheque books of 10, 20 and 50 leaves
2.08	Personalised Cheque Book Issuance - Per Leaf Charge	LKR 100	
2.09	Unused cheque books - Cancellation	LKR 125	
2.10	Counter cheque leaf - per leaf charge	LKR 200	
2.11	Stop Payment of Cheque - Handling Charges		
	a) With adequate funds	LKR 2,000/-	
	b) Without adequate funds	LKR 5,500	
	c) If entire cheque book is lost or unused part is lost of 10 leaf Book	LKR 3,000	
	d) If entire cheque book is lost or unused part is lost of 20 leaf Book	LKR 5,000	
	e) If entire cheque book is lost or unused part is lost of 50 leaf Book	LKR 7,000	
2.12	Cheque Returns - Charges (UBC Cheques including late returns)		
	a) For inadequate funds / Refer to Drawer	LKR 6,000/-	
	c) Effects not realised	LKR 6,000/-	
	d) Payment postponed pending drawer's confirmation	LKR 6,000/-	
	e) Credit not verified (CV) under pandemic concerns	FoC	
	f) All others	LKR 6,000/-	
	b) Referral charge	LKR 500	
2.13	Cheque Returns Charges per CRN (on 3rd party cheque deposits)	LKR 200 + Postage LKR 100	
2.14	Chargers for issuance of duplicate CRN	LKR 300 + Postage LKR 100	
2.15	Retrieval of Outward Cheque from Lanka Clear / Obtain photocopy	LKR 1,000	
2.16	Postdated Cheques - Handling Charges	FoC	

No.	DESCRIPTION	Charge	Remarks
2.17	Pay Orders - Charges		
	a) Processing Fee Elite Circle	LKR 300 / USD 3	Only where required portfolio is maintained.
	b) Processing Fee - General	LKR 500 / USD 3	10% discount for Gold Circle Customers.
	c) Cancellation Charges - Elite Circle	LKR 600 / USD 5	
	d) Cancellation Charges - General	LKR 750 / USD 5	
2.18	Standing Orders - Branch Processing		
	a) Setting-up Charges - UBC Beneficiary accounts / Bancassurance premiums (Insurance premiums paid through Bank) / Loan payments / Transfers to KIDZ Saver	Free	Standing Order Payments will be processed only if sufficient balances are maintained in the account at time of processing. Customers are advised to use the Online Banking System for FoC setting up of Standing Orders.
	b) Setting-up Charges - Other Bank Accounts (Pay Orders & SLIPS in LKR)	LKR 750	
	c) Setting-up Charges - Other Bank Accounts (FCY)	USD 12 / LKR 5,000	
	d) Standing Order Cancellation (before expiry)	LKR 250 or USD 5	
	e) S/O amendment charges - Elite Circle	LKR 250 or USD 5	
	f) S/O amendment charges - General	LKR 250 or USD 5	
	g) Fee on failed Standing Order	LKR 250	
2.19	Issue of Foreign Demand Drafts (Customers)		
	a) USD Draft Issuance	LKR 3,000 / USD 8	Elite Circle Members are entitled to 20% discount
	b) EUR Draft Issuance	LKR 4,000 / USD 12 or equivalent	Elite Circle Members - LKR 3,250 / USD 10
	c) Stop payment of FCY drafts issued by UB	LKR 2,500/ USD 25	Elite Members are entitled to 10% discount
2.20	Cash Letters (Draft Collections)		
	a) USD Draft Collections	USD 30	Elite - USD 30
	b) Giro Form Collection - GBP	GBP 10	Elite - GBP 8
	c) Returns - GBP	GBP 75	Elite - GBP 68
	d) SWIFT Advice - GBP	FoC	FoC
	e) Giro Form Collection - EUR	EUR 12	Elite - EUR 10
	f) Returns - EUR	EUR 75	Elite - EUR 68
	g) SWIFT Advice - EUR	EUR 5	Elite - EUR 5
	h) SGD Drafts sent on Collection	SGD 10	SGD 10
2.20.1	Foreign FCY Drafts / Cheques / Money Orders deposited to the account (Collection basis other than local USD drafts)	LKR 1,250 / USD 10	Elite Circle Members - LKR 750 / USD 5
2.20.2	UB DHL courier charges - applies to all collections	USD 23	Elite - USD 23
2.20.3	Hold on account for FCY Draft collections	USD 110 or LKR 20,000/-	

No.	DESCRIPTION	Charge	Remarks
2.21	Stop Payment/ Cancellation of Foreign Drafts	USD 80 (or equivalent)	USD 80 (or equivalent)
2.22	Commission on Issue of Foreign Currency Notes		
	a) On Rupee accounts	2.5% Commission on value	Minimum Charge for all customers is LKR 2,000/- or USD 10/- Maximum Charge is LKR 47,000/- or USD 50/- in respective FCY.
	b) On Rupee accounts - Elite Circle	2.15% Commission on LKR value	
	c) On FCY accounts	1% Commission on value	
2.23	Foreign Currency Notes Encashment (LKR account credited)	FoC	Government incentives are applicable for eligible customers
2.24	Foreign currency Notes Encashment (Non Customers)	FoC	Government incentives are applicable for eligible customers
2.25	Migration Related Remittance of Funds - Processing Fees	LKR 5,000 / USD 50	
2.26	Utility Bill Payments over the ATM / CRM	FoC	CEB, NWSDB, LECO, Dialog Postpaid and Dialog Broadband bills. Insurance premiums for Union Assurance.
2.27	Utility Bill Payments over the counter	LKR 30	Customers are advised to use the ATM for utility payments FoC.
2.28	Over the counter withdrawals less than Rs. 100,000/-	LKR 50	Customers are requested to use the ATM for withdrawals below LKR 100,000.
2.29	Issuing of Duplicate Fixed Deposit Renewal Notice	LKR 500 / USD 3	
2.30	Cash-to-Master (CTM)	0.75% (Min. of USD 50)	
3.00	ONLINE AND MOBILE BANKING SERVICES		
3.01	Personal / Individual Users - Joining Fee	FoC	
3.02	Annual Fees (Recovered Quarterly)		
	a) Personal / Individual Users - General	LKR 300/- (USD 2/- or equivalent) per quarter	Annual Fee will be recovered from any account of customer if funds in primary a/c are insufficient. The charge will be deducted from the credit card for credit card only users.
	b) Personal / Individual Users - Elite Circle members (should meet eligibility criteria)	FoC or (LKR 300/- or USD 2/- or equivalent per quarter If eligibility criteria is not met.)	
	c) Individual Credit Card only users	LKR 300/- (USD 2/- or equivalent) per quarter	
	d) Business / Non Individuals (Only Online Banking)	LKR 1100/- (USD 3/- or equivalent) per quarter	
3.03	Online / Mobile Banking Cheque Book Requests	Sufficient funds should be available in the account and account operations will be evaluated prior to issuance.	
	a) Per leaf charge	LKR 35	
	b) Processing fee to collect at Branch	LKR 50	Can be collected at selected Branch
	c) Processing & Delivery Charges for home delivery through registered post	LKR 1,000 per book	Delivered to the address given through online/mobile banking through registered post or courier
3.04	UB Online e-statements (Current & Savings)	FoC	

No.	DESCRIPTION	Charge	Remarks
3.05	Online / Mobile Banking Physical Statement Requests		
	a) Processing fee per page	LKR 150 / USD 1	Can be collected at specified Branch. Maximum Charge is LKR 7,500 / USD 75
	b) Collect at Branch	FoC	
	c) Processing & Delivery Charges for home delivery through registered post	LKR 1,000/- per statement	Delivered to the address given through online/mobile banking through registered post or courier
3.06	Standing Order set-up through Ubgo mobile app & online banking	FoC	
3.07	SMS Alerts service	LKR 500/year	Should register at Branch.
4.00	DEBIT CARDS & ATM FEES		
4.01	Classic Cards		
	Issuance Fee Personalised & Instant Cards	LKR 650	
	Debit Card Re-issuance fee (at request of Customer)	LKR 650	
	Annual Renewal Fee	LKR 650	
4.02	Platinum Cards		
	Issuance fee Personalised & Instant cards	LKR 750	
	Debit Card Re-issuance fee (at request of Customer)	LKR 750	
	Annual Renewal Fee (applicable from year 2 onwards)	LKR 750	
No.	DESCRIPTION	Charge	Remarks
4.03	Debit Card Local / Overseas usage fee		
	Balance Inquiry Fee – UBC ATMs	FoC	Foreign usage limits apply. Refer Branch or Call Center for applicable limits. Customers are advised to adhere to the directions and guidelines issued by the CBSL under the Foreign Exchange Act for use of Electronic Fund Transfer Cards.
	Cash Withdrawal Fee – UBC ATMs	LKR 5.00	
	Balance Inquiry Fee – LankaPay network	LKR 7.50	
	Cash Withdrawal Fee – LankaPay network	LKR 30	
	Balance Inquiry Fee – VISA network (Local/ Foreign)	LKR 50	
	Cash Withdrawal Fee – VISA network – Local	LKR 200	
	Cash Withdrawal Fee – VISA network – Foreign	LKR 750	
	Exchange conversion rate	4.00%	
	PIN Reissue Fee	LKR 300	
	Fuel Surcharge	1.00%	
4.04	Debit Card usage limits - per day Limits within Sri Lanka		
	Classic Card - Daily ATM withdrawal limit	LKR 150,000	Foreign ATM withdrawals require travel plan arrangements and are subject to strict monitoring.
	Platinum Card - Daily ATM withdrawal limit	LKR 200,000	
	Classic Card - Daily POS purchase limit	LKR 300,000	
	Platinum Card - Daily POS purchase limit	LKR 500,000	
4.05	Credit Card Maintenance fees		
	Card replacement fee	LKR 1500	
	Limit enhancement fee	LKR 2,000	
	PIN replacement fee	LKR 1000	
	Balance confirmation letter request fee	LKR 1000	
	Gold Card - Annual fee (Primary)	LKR 4000	
	Platinum Card - Annual fee (Primary)	LKR 4000	
	Signature Card - Annual fee (Primary)	LKR 7500	
	Late payment fee	LKR 1750	

Effective from 10th of June 2025

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5.00	Government Levies	As stipulated by the Government	
No.	DESCRIPTION	Charge	Remarks
6.00	SAFETY DEPOSIT LOCKERS		
6.01	Annual Rental Fees		Elite Circle Customers are entitled to 25% discount
	Standard	LKR 6,000 / USD 60 + Taxes	<u>Important:</u> Annual Fee will be recovered from other accounts of customer if funds in primary a/c are insufficient. Mandatory to maintain a savings account. Hold will be placed for following year's Rental + Tax.
	Large	LKR 10,000 / USD 75 + Taxes	
	Extra-Large	LKR 13,000 / USD 100 + Taxes	
6.02	Replacement Key Charge	Actual cost or minimum of LKR 10,000	
6.03	Minimum deposit for SDLs	Maintain a FD for LKR 250,000/- with automatic renewal or a SA balance of LKR 50,000/- under hold.	
7.00	Outbound Travel		
	Commission on Issue of Foreign Currency Notes		
	a) On Rupee accounts	2.5% Commission on value	Minimum Charge for all customers is LKR 2,000/- or USD 10/-. Maximum Charge is LKR 47,000/- or USD 50/- in respective FCY.
	b) On Rupee accounts - Elite Circle	2.15% Commission on LKR value	
	c) On FCY accounts	1% Commission on value	
8.00	FUND TRANSFERS		
8.01	Individual Transfers (Per Transfer)		
	a) SLIPS	LKR 50	Per transaction
	b) CEFTS (online / UBgo)	LKR 25	LKR 5 million per transaction limit
	c) CEFTS at branch	LKR 100	LKR 5 million per transaction limit
	c) RTGS (including CBSL charges)	LKR 400 / USD 2.25	Over LKR 5 million, large value transfers. (Cut-off times apply)
	d) LPOPP - Customs Payments	LKR 25	Per transaction limit is LKR 20 billion
	d) LPOPP - Ports Authority Payments	LKR 25	Per transaction limit is LKR 250 million
	d) LPOPP - IRD Payments	LKR 25	Per transaction limit is LKR 10 billion. Penalties & Interest payments will be FoC.
8.02	Batch Transfers through SLIPS (Bulk processing / Salary Processing)		
	a) Up to 10 SLIPS - per transfer	LKR 50	
	b) SLIPS above 10 transfers in a single batch - per transfer	LKR 25	
8.03	Salary Fund Transfers through Pay Orders / Drafts	LKR 500 / USD 3	
8.04	SLIP Recall Charge (Due to customer fault) per SLIP	LKR 500	
8.05	SLIP Recall Cancellation Charge (Due to customer fault) per txn	LKR 500	

No.	DESCRIPTION	Charge	Remarks
9.00	CHEQUES MARKED FOR PAYMENT		
	a) On Union Bank customer's account (Inward)	LKR 2,000	
	b) At the request of Union Bank customers (Outward)	LKR 2,000	
10.00	STATEMENTS		
10.01	Savings Accounts		
	Monthly E-Statements	FoC	Can be activated at Branch FoC
	a) Physical Statements (Per statement)	LKR 250 / USD 5	Applies to individuals. Issued only on request.
	b) Monthly statement	LKR 250 / USD 5	Applies to individuals. Issued only on request.
10.02	Current Account Statements		
	a) Monthly - E- Statements	FoC	
	b) Weekly	LKR 1,000 / USD 10	
	c) Daily	LKR 2,000 / USD 20	
10.03	Additional Statements (charged per page)		
	a) Within last 12 months charge per page	LKR 140 / USD 2	Max. Chgs. LKR 7,500/ USD 75
	b) Older than last 12 months charge per page	LKR 300 / USD 10	
	c) Temporary Statements charge per month	LKR 250 / USD 5	
10.04	Hold Mail - Charges (Retained Month-end Statement)	LKR 250 / USD 5	
10.05	Issue of duplicate advices	LKR 100 / USD 3	
11.00	MISCELLANEOUS CHARGES		
11.01	Requests for a copy of voucher/cheque leaf etc. / archived records (per copy) - Not applied for Court requests / FCID/ CID/Import & Export Dept. or any other Gov. regulatory requests or for Bank's internal requirements.	LKR 750 / USD 5	
11.02	Issuance of Duplicate FD Certificate (due to loss of original FD receipt)	LKR 3,000 / USD 7.50	
11.03	Balance confirmation & WHT Certificate	FoC	Applicable for tax purposes
11.04	Balance Confirmations for Visa & Other purposes - Elite Circle	FoC	
11.05	Balance Confirmations for Visa & Other purposes - General	LKR 750 / USD 5	
11.06	Balance Confirmations for Audit purposes - Individuals	LKR 1,000 / USD 10	
11.07	Balance Confirmations for Audit purposes - Non Individuals	LKR 1,500 / USD 15	
11.08	Status Reports		
	a) Individuals	LKR 1,500 / USD 20	
	b) Non-Individuals & Business Accounts	LKR 2,500 / USD 25	

No.	DESCRIPTION	Charge	Remarks
11.09	Investigation Charges		
	a) Queries on transactions done within 12 months	LKR 300 / USD 5	
	b) Queries on transactions done beyond 12 months	LKR 1,250 / USD 10	
	c) Tracking Outward Remittance in dispute	LKR 1,500 / USD 15	
11.10	Domestic Cheques Purchase	0.75% Flat (Min. LKR 2,000)	
11.11	Inward Telegraph Transfer (Customers)		
	a) For Rupee accounts	FoC	
	b) For PFCA accounts	FoC	
	c) For other FCY / FCBU accounts	USD 1	
11.12	FCY Draft Purchase		
	a) USD instrument - Up to value USD 25,000/- Foreign Clearing	0.5% + LKR 5,000 or USD 25	10% discount for Elite Circle
	b) FCY drafts that can be collected through local USD Clearing	0.25% + LKR 1,500 or USD 15	10% discount for Elite Circle
	c) Outward USD Local Clearing Collection (Non-purchase) Fee (other bank Local USD Drafts deposited with us)	USD 15/-	10% discount for Elite Circle
11.13	Inward Remittances	Free	
	Inward Remittances - Western Union	Free	Worker remittance incentives are applicable to eligible remitters & beneficiaries. Refer Branch Manager for more details on schemes.
	Inward Remittances - Instant cash	Free	
11.14	Outward Remittances		
	a) Rupee based Outward TTs - Elite Circle	2.25%, minimum of LKR 10,000/-	If charges on UBC (OUR) additional LKR 5,000 / USD 50 or equivalent in other currency will be added
	b) Rupee based Outward TTs - General	2.5%, minimum of LKR 10,000/-	
	c) FCY based Outward TTs - Elite Circle	USD 25	
	d) FCY based Outward TTs - General	USD 30	
	e) OTT amendment charge (customer induced)	LKR 1,500 / USD 15	If foreign Bank charges apply additional LKR 4,000 / USD 40 or equivalent in other currency will be added
11.15	Cash Management Services for Retail Banking Clients		
	Implementation fee for Biz Direct / Online	LKR 5,000	
	Monthly maintenance fee - Biz Direct	LKR 4,000	
	Implementation fee for View Only facility	LKR 2,500	
	Monthly maintenance fee for View Only facility	LKR 2,000	
	Preparation of bulk cash orders	LKR 1,000	

No.	DESCRIPTION	Charge	Remarks
12.00	RETAIL LOANS & ADVANCES		
12.01	Processing Fees -Personal Loan-Professionals/Approved Companies		
	Below LKR 999,999	LKR 8,500	
	LKR 1 Mn - 4,999,999 Mn	LKR 11,000	
	Above LKR 5,000,000 Mn	LKR 12,500	
12.02	Personal Loan Green Channel- Express Processing		
	Below LKR 999,999	LKR 11,000	
	LKR 1 Mn - 4,999,999 Mn	LKR 13,500	
	Above LKR 5,000,000 Mn	LKR 15,000	

12.03	Application Fee at the time of lodgement -Housing Loan/Loan against Property	LKR 10,000	Application Fee is non refundable however upon facility disbursement customer to pay only the respective processing fee less the Application Fee.
12.04	a) Processing Fees - Housing Loan	0.40% Flat (Min. of LKR 25,000 up to Max. of LKR 100,000)	
12.05	Processing Fees - Housing Loans for Sri Lankans employed abroad	0.75% Flat (Min. of LKR 35,000 up to Max. of LKR 150,000)	
12.06	Mortgage Loan Green Channel - Express processing	0.50% Flat (Min. of LKR 25,000 up to Max. of LKR 100,000)	
12.07	Processing Fees - Loan against Property	0.50% Flat (Min. of LKR 25,000 up to Max. of LKR 100,000)	
12.08	Processing Fees - Loan Against Property for Sri Lankans employed abroad	0.75% Flat (Min. of LKR 35,000 up to Max. of LKR 150,000)	
12.09	Loan Against Property Loan Green Channel - Express processing	0.60% Flat (Min. of LKR 25,000 up to Max. of LKR 100,000)	
12.10	Penalty fees applicable for Personal, Housing Loans and Loan against Property		
	Full Settlement Penalty	5% from the capital outstanding	
	Part Settlement Penalty	5% from the settlement amount	
	Penalty interest on arrears payments	2% p.a. above the normal interest on arrears capital	

12.11	Legal fees for Mortgage over Immovable Property		
	Up to LKR.4,999,999.99	0.75% Flat (Min. of LKR 15,000)	
	LKR. 5,000,000 - 9,999,999.99	0.70% Flat (Min. of LKR 37,500)	
	From LKR 10Mn and above	0.35% Flat (Min. of LKR 70,000 & Max. of LKR 175,000)	
	*If the loan is handled by a Panel Lawyer, respective Panel Lawyer to be paid as per below structure & balance legal fees to be credited to respective Legal Fees GL		
	Panel Lawyer Charges:		
	LKR 500,000 to LKR 1Mn	1% Flat (Min. of LKR 7,500)	
	LKR 1 Mn - 5Mn	0.75 % Flat (Min. of LKR 10,000)	
	Above LKR 5Mn	0.60 % Flat (Min. of LKR 30,000 and Max. of LKR 50,000)	
12.12	In house Title Clearance Charge	LKR 10,000	
12.13	a) Legal Fees applicable for Tripartite Agreements	LKR 25,000	
	b) Legal Fees applicable for Tripartite Agreements under "Home Loan+"	LKR 50,000	
12.14	100% Cash Covered - Retail Loan/OD Processing Fee	LKR 2000 / USD 20	
12.15	OD Renewals - Retail	LKR 2000 / USD 20	
12.16	One-off facilities	LKR 2,000 / USD 20	
12.17	Leasing		
	a) Documentation Handling Charges	0.15% from the Lease Value minimum of LKR 5,000 + VAT to maximum of LKR 20,000 + VAT	
	b) Sale of Vehicle Charge (Issuance of deletion letter)	LKR 2,500 + VAT	
	c) Penalty interest on arrears rentals	2% p.a. above the normal interest on arrears Rental.	

	d) Early Settlement Fee	50% from the future interest and if the settlement is made with an intention of taking a fresh lease facility from the Bank, the penalty is 20% from the future interest	
12.18	Pawning /Gold Loan		
	a) Penal Interest (Recovered at redemption or renewal time)To be charged - After the due date	Int. Rate + 2%	
	b) Handling charge for lost pawning/gold loan ticket	LKR 1,000	
	c) Gold loan advance processing fee	LKR 300	
12.19	Pawning Auction Cost Recovery From Refund available		
	10% of the capital outstanding subject to following :		
	Maximum charges - per transaction	LKR 15,000 + VAT	
	Minimum charges - per transaction	LKR 5,000 + VAT	
	Postal charges of auction article	LKR 350/-	
12.20	Gold Circle Salary Advance		
	Processing Fee for below LKR 150,000/-	LKR 2,500	
	Processing Fee for LKR 150,000/- to 250,000/-	LKR 3,500	
	Early Settlement/ Part Settlement Penalty	4% from the capital outstanding	
	Penalty interest on arrears payments	2% p.a. above the normal interest on arrears capital	
13.00	Valuation fees		
	Property Value:		
	Up to LKR 499,999/-	LKR 1,250	
	LKR 500,000/- - LKR 999,999	LKR 250/- per 100,000/- (0.25%)	Note 1: The fees are the minimum fees applicable. Note 2: In addition to the minimum fees, the Valuer may charge additionally for reimbursement of traveling, stamp duty and other incidental expenditure involved directly with the preparation of the Valuation Report.
	LKR 1.0 Mn - LKR 9.99 Mn	LKR 1,000/- per million (0.1%)	
	LKR 10.0 Mn - LKR 19.99 Mn	LKR 600/- per million (0.06%)	
	LKR 20.0 Mn - LKR 49.99 Mn	LKR 500/- per million (0.05%)	
	LKR 50.0 Mn - LKR 99.99 Mn	LKR 250/- per million (0.025%)	
	LKR 100.0 Mn - LKR 500.0 Mn	LKR 100/- per million (0.01%)	
	Over LKR 500 Mn	Negotiable	