

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 |
| 2.08 | Personalised Cheque Book Issuance - Per Leaf Charge | LKR 100 | and 50 leaves |
| 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 Uego 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 | |

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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 Important: 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. |
| | Standard | LKR 6,000 / USD 60 + Taxes | |
| | 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 | |
| b) | Older than last 12 months charge per page | LKR 300 / USD 10 | Max. Chgs. LKR 7,500/ USD 75 |
| 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 b) Queries on transactions done beyond 12 months c) Tracking Outward Remittance in dispute | LKR 300 / USD 5 LKR 1,250 / USD 10 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 b) For PFCA accounts c) For other FCY / FCBU accounts | FoC FoC USD 1 | |
| 11.12 | FCY Draft Purchase a) USD instrument - Up to value USD 25,000/- Foreign Clearing b) FCY drafts that can be collected through local USD Clearing c) Outward USD Local Clearing Collection (Non-purchase) Fee (other bank Local USD Drafts deposited with us) | 0.5% + LKR 5,000 or USD 25 0.25% + LKR 1,500 or USD 15 USD 15/- | 10% discount for Elite Circle 10% discount for Elite Circle 10% discount for Elite Circle |
| 11.13 | Inward Remittances Inward Remittances - Western Union Inward Remittances - Instant cash | Free Free Free | Worker remittance incentives are applicable to eligible remitters & beneficiaries. Refer Branch Manager for more details on schemes. |
| 11.14 | Outward Remittances a) Rupee based Outward TTs - Elite Circle b) Rupee based Outward TTs - General c) FCY based Outward TTs - Elite Circle d) FCY based Outward TTs - General e) OTT amendment charge (customer induced) | 2.25%, minimum of LKR 10,000/- 2.5%, minimum of LKR 10,000/- USD 25 USD 30 LKR 1,500 / USD 15 | If charges on UBC (OUR) additional LKR 5,000 / USD 50 or equivalent in other currency will be added 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 Monthly maintenance fee - Biz Direct Implementation fee for View Only facility Monthly maintenance fee for View Only facility Preparation of bulk cash orders | LKR 5,000 LKR 4,000 LKR 2,500 LKR 2,000 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 | |

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| 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 | |

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| 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. |
| LKR 1.0 Mn - LKR 9.99 Mn | LKR 1,000/- per million (0.1%) | | 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 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 | | |