



**SCHEDULE OF  
FEES AND CHARGES**  
EFFECTIVE FROM 8<sup>TH</sup> AUGUST 2024

*THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE*

## Simplified Tariff Manual for Personal Banking Needs

Welcome to Nations Trust Bank's simplified manual to services and fees. We aim to provide you with valuable information to help you make the most of your banking experience, save time, and manage your finances effectively. Our guide offers transparency, convenience, and numerous reasons to choose Nations Trust Bank as your preferred banking partner.

This user-friendly guide outlines our general bank tariff, presenting a clear overview of the fees associated with our commonly used services. We recommend reading the specific account type section alongside the general section for a complete understanding.

Please note that the charges mentioned in this guide were accurate at the time of its last update but are subject to change. To ensure you have the latest information, we encourage you to confirm the prevailing charges related to the specific service you require. These charges are applicable exclusively to accounts held with Nations Trust Bank in Sri Lanka.

Should you have any inquiries or concerns regarding the listed charges, we are here to assist you. Please feel free to visit any of our branches or contact our Customer Service Hotline at +94 114 711 411. Your satisfaction is our top priority, and we are committed to providing you with exceptional banking services.

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking		
<b>Account Maintainance</b>					
<b>Generic Savings Accounts/MaxBonus</b>					
Minimum Monthly average	Rs.5,000	Rs.5,000	Rs.5,000		
Minimum Balance fee per month	Rs.250	Rs.250	Rs.250		
Dormant Account Maintenance Charge	Rs.100	Rs.100	Rs.100		
Lost Passbook Replacement fee	Rs.500	Rs.500	Rs.500		
<b>Nations Salary Saver</b>					
Minimum Salary transfer requirement	Rs.10,000	Rs.200,000	Rs.500,000		
Salary non remittance charge per occurrence	Rs.500	Rs.500	Rs.500		
<b>Personal Current Accounts</b>					
Minimum monthly average balance	Rs.20,000	Rs.20,000	Rs.20,000		
Minimum Balance fee	Rs.1,000	Rs.1,000	Rs.1,000		
Minimum overdraft interest	Rs.1,000	Rs.1,000	Rs.1,000		
Overdraft overlimit fee	Rs.3,500	Rs.3,500	Rs.3,500		
<b>Overdrafts</b>					
Non cash security backed	Rs.5,000	Rs.5,000	Rs.5,000		
Renewal fee	Rs.3,000	Rs.3,000	Rs.3,000		
<b>Processing Fee – Temporary Facility</b>		<b>Cash Backed Loans/ Overdrafts</b>			
Below 500	Rs.5,000	Rs.5,000 will be added in addition to all one-off facilities Note: Processing fee will not be applicable to daily inward excesses	<b>Setup/ Renewal fee</b>	<b>Facilities&lt;500k</b>	<b>Facilities&gt;500k</b>
500– 5,000	Rs.7,500		Cash Backed Overdraft	Rs.2,500	Rs.3,000
Above 5,000	0.5%		Cash Backed Loans	Rs.2,500	Rs.3,000
The Nations Salary Saver Overdraft setup fee will be 1% of the Overdraft limit.					
<b>SLDB (Sri Lanka Development Board) transaction processing fee 0.5%</b>					

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Transactional Fee</b>			
Less or equal to Rs100, 000 and 20 transactions (Excluding ATM)	Rs.1000	Rs.1000	Rs.1000
Over Rs100, 000 and 50 (Excluding ATM)	Rs.1000	Rs.1000	Rs.1000
<b>Business Banking Current Accounts</b>			
Business banking account initial deposit	Rs.50,000	Rs.50,000	Rs.50,000
Monthly minimum balance requirement	Rs.25,000	Rs.25,000	Rs.25,000

Note: Private Banking clients are exempt from over-the-counter cash withdrawal charges for amounts up to Rs. 200,000.

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Account Closure Charges</b>			
Savings Accounts	Rs.500	Rs.500	Rs.500
Personal Current Accounts	Rs.2,000	Rs.2,000	Rs.2,000
Business Current Accounts	Rs.2,000	Rs.2,000	Rs.2,000
Foreign Currency Accounts	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent
<b>Special Segment Portfolio charges</b>			
Non maintenance of minimum criteria		Rs.1,500	Rs.3,000
<b>Inter Bank Fund Transfers</b>			
SLIP Transfers (Per Transfer)	Rs.50	Rs.50	Rs.50
Salary Transfers (Per Transfer)	Rs.50	Rs.50	Rs.50
Within bank fund transfers via branch	Rs.100	Rs.100	Rs.100
RTGS Transfers	Rs.400	Rs.400	Rs.400
Duplicate Outward RTGS Debit Advice Issuance Charge	Rs.500	Rs.500	Rs.500
<b>CEFT Transfers</b>			
Via Branch	Rs.100	Rs.100	Rs.100
Via Online Banking	Rs.25	Rs.25	Rs.25
Via Mobile Banking	Rs.25	Rs.25	Rs.25
Via Frimi	Rs.25	Rs.25	Rs.25
CEFT Reversal (on customer request) per transaction	Rs.100	Rs.100	Rs.100
CEFT transfers effecting through LPOPP per transaction via any digital channels	Rs.25	Rs.25	Rs.25
CEFT transfers effecting through LPOPP per transaction via over-the-counter	Rs.100	Rs.100	Rs.100
CEFTS transfers effecting through GovPay per transaction via any digital channels	Rs.15	Rs.15	Rs.15
CEFTS transfers effecting through GovPay per transaction via over-the-counter	Rs.100	Rs.100	Rs.100
<b>Direct Debit Transactions</b>			
Set up fee	Rs.250	Rs.250	Rs.250
Execution fee	Rs.50	Rs.50	Rs.50
Recall Fee	Rs.500	Rs.500	Rs.500

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Cheques</b>			
<b>Outward Cheque Return Charges / NTB Transfer Cheques</b>			
Refer to Drawer	Rs.5,000	Rs.5,000	Rs.5,000
Effects not Realized	Rs.2,500	Rs.2,500	Rs.2,500
Technical Errors	Rs.500	Rs.500	Rs.500
PPDC	Rs.5,000	Rs.5,000	Rs.5,000
Inward Cheque Return Charges	Rs.100	Rs.100	Rs.100
<b>Cheques marked for payment</b>			
Outward	Rs.3,000	Rs.3,000	Rs.3,000
Inward	Rs.3,000	Rs.3,000	Rs.3,000
Local Cheque Purchased	Min Rs.1,000 or or 0.75%	Min Rs.1,000 or or 0.75%	Min Rs.1,000 or or 0.75%
Cheque Book Issuance	per leaf Rs.35	per leaf Rs.35	Free
Continuous cheque leaves	Rs.35 per leaf + printing charges		Free
Paid Cheque Photo Copies – Per item	Rs.200	Rs.200	Rs.200
Counter Cheques –Each	Rs.250	Rs.250	Rs.250
<b>Stop Payments</b>			
If funds available	Rs.2,500	Rs.2,500	Rs.2,500
If funds are not available	Rs.5,000	Rs.5,000	Rs.5,000
More than 3 instruments (provided cheques are in serial number order irrespective of availability of funds)	Rs.4,000	Rs.4,000	Rs.4,000
Stop Payment Cancellation	Rs.1,000	Rs.1,000	Rs.1,000
If the cheque amount is not stated on the stop payment letter and funds not available Rs.5,000/-			
Cheque return notification Postage (*Per CRN) (If not collected from branch and posted only)	Rs.50	Rs.50	Rs.50
*If multiple CRNs simultaneously there will be one postage charge			
<b>Certified Images of CRNs</b>			
Less than a month	Rs.25	Rs.25	–
2–6 Months	Rs.50	Rs.50	–
More than 6 months	Rs.75	Rs.75	–

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Post Dated Cheque Discounting Facilities</b>			
Administrative Charge -: Monthly fee	Rs.2,500	Rs.2,500	Rs.2,500
<b>Pay Order Issuance</b>			
NTB Customer (LKR)	Rs.500	Rs.500	Rs.100
NTB Customers FCBU (FCY)	USD 5 or Equivalent	USD 5 or Equivalent	USD 5 or Equivalent
Non NTB Customer (LKR)	Rs.2,500	Rs.2,500	N/A
Pay order reissuance to Non NTB Customers (LKR)	Rs.2,500	Rs.2,500	Rs.2,500
Cancellations	Rs.1,500	Rs.1,500	Rs.1,500
<b>Standing Instructions (SI)</b>			
Establishment (Excluding within Bank SI)	Rs.500	Rs.500	Rs.500
Via SLIPS transfer	Rs.100	Rs.100	Rs.100
Payment by Pay Order	Rs.1,000	Rs.1,000	Rs.1,000
SI Failure (per failure)	Rs.500	Rs.500	Rs.500
SI Amendment	Rs.250	Rs.250	Rs.250
SI Cancellation – (Excluding within Bank SI)	Rs.250	Rs.250	Rs.250
<b>Foreign Currency Notes &amp; Travel Cards</b>			
<b>Currency Notes Issuance</b>			
Issued from LKR account	2%	2%	2%
Issued from FCY account	1%	1%	1%
Travel Card Issuance (From LKR or FCY Account)	1%	1%	1%
<b>Encashment</b>			
NTB Customers	Free	Free	Free
Non NTB Customers	Free	Free	Free
<b>Deposits to foreign currency accounts</b>			
All Currencies	Free	Free	Free

## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Remittances</b>			
<b>Outward</b>			
Document Handling Charges			
NTB customers from FCY-FCBU accounts	\$20	\$20	\$20
NTB customers from FCY-DBU accounts – equivalent to LKR	Rs.5,000	Rs.5,000	Rs.5,000
NTB customers from LKR accounts & walk in customers	Rs.5,000	Rs.5,000	Rs.5,000
Note – OTT third party charges will apply in addition to above handling charges if payment term is “OUR”, which is subject to the type of currency and the subsequent Nostro charge			
<b>Inward</b>			
Inward Remittance Commission			
Deposit to a DBU account	Rs.500 or Equivalent	Rs.250 or Equivalent	-
Deposit to a FCBU account	\$5	\$5	-
<b>Safety Deposit Lockers</b>			
Small	Rs.7,500 p.a.	Rs.7,500 p.a.	Rs.7,500 p.a.
Medium	Rs.10,000 p.a.	Rs.10,000 p.a.	Rs.10,000 p.a.
Large	Rs.15,000 p.a.	Rs.15,000 p.a.	Rs.15,000 p.a.
<b>Minimum FD/Savings to be held as a security</b>	<b>Fixed Deposits</b>	<b>Savings/ Investment Plans</b>	
Small	Rs.250,000	Rs.100,000	
Medium	Rs.500,000	Rs.250,000	
Large	Rs.1,000,000	Rs.500,000	
Lock replacement fee (Supplier quotation fee + Admin fee of:)	Rs.5,000	Rs.5,000	Rs.5,000

**Note:**

1. A standing Instruction to be provided to obtain Safety Deposit Lockers
2. Existing customers with Lockers – The new rental will be effective on renewals from February 2014 onwards
3. VAT will be applicable as per prevalent tax rates



## Customer Category

Fee	General Banking Clients	Inner Circle	Private Banking
<b>Statements, balance confirmations and Certificates</b>			
<b>Statements</b>			
Daily (Per month charge)	Rs.3,000	Rs.3,000	Rs.3,000
Weekly (Per month charge)	Rs.2,000	Rs.2,000	Rs.2,000
Statements (Per page)	Rs.250	Rs.250	Rs.250
Bankers opinion report	Rs.500	Rs.500	Rs.500
Undelivered CA statement fee : One off statements - per copy	Rs.250	Rs.250	Rs.250
<b>Balance Confirmations</b>			
(a) Issued on the same day, standard COPS format		Rs.1,000	
(b) Issued within 2 days on the standard COPS format to embassies (Individual Customers)		Rs.1,000	
(c) Issued within 2 days on the standard COPS format addressed to Customer name, whom it may concern or IR		Rs.1,000	
(d) Issued on a special format **		Rs.2,500	
(e) Loan/OD Balance Confirmation		Rs.1,000	
<b>Balance Certificates</b>			
(a) Tax Certificate (System generated)		No Charges	
(b) Tax Confirmation letter (Printed on Bank Letter Head )		Rs.500	
(c) Tax Confirmation to Auditors		Rs.500	
<b>Confirmation Letters on Capital &amp; Interest (OD &amp; Loans)</b>			
(a) One financial year		Rs.1,000	
(b) Each additional Financial year		Rs.100	
(c) Tax Confirmation to Auditors		Rs.500	

## Applicable across all customer segments

Currency	Purchase		Issuance Fee	Cancellation Fee
	Minimum fee	% of the value		
LKR	1,000	0.35%	1,000	1,000
GBP	3,000	0.35%	3,000	1,000
CHF	3,000	0.35%	3,000	1,000
DKK	3,000	0.35%	3,000	1,000
USD	3,000	0.35%	3,000	1,000
HKD	3,000	0.35%	3,000	1,000
NZD	3,000	0.35%	3,000	1,000
CAD	3,000	0.35%	3,000	1,000
SGD	3,000	0.35%	3,000	1,000
EUR	3,000	0.35%	3,000	1,000
AUD	3,000	0.35%	3,000	1,000
SEK	3,000	0.35%	3,000	1,000
JPY			3,000	1,000

Non NTB Customers                      Rs.2500

Drafts sent on Collection – Forged Drafts – Actual Foreign Bank Charges +1% of the draft value with a minimum of USD 100/-or equivalent

#### Non NTB Customers

LKR Accounts                              Rs.2,000                      Rs.2,000                      Rs.2,000

FCY Accounts  
(\*Corresponding bank charges may also apply)                      USD 20                      USD 20                      USD 20

