

Fee Based Income

A) Branch Operations

No.	Description	New Fee / Charges
Cheque related		
1	Returned Cheques (Additional to the Commercial Bank Charges)	Rs. 300/-
2	Issue of Cheques (for Savings/FD Accounts)	
	a) Third Party	Rs. 500/-
	b) In favour of Account Holder	No Charges
3	Stop Payment	Rs. 150/- + Other Bank Charges
4	Cheque Purchase Commission (other than the Government issued Cheques)	1% from the Cheque amount (subject to a minimum of Rs. 100/- and a maximum of Rs. 1,000/-)
Balance Confirmation & Issuing of Statements related		
5	Providing transactions printouts of statements for 3 months and over	Rs. 250/- per single page
6	Issuance of a Letter of Balance Confirmation	Rs. 1,000/-
7	Issuance of a Tax Statement	Initial Certificate for current year - No Charges Re-issuance - Rs. 200/- Previous year Certificates - Rs. 350/- per year
8	Customer enquiries relating to old records/entries (More than 12 month old - written request shall be obtained)	Rs. 300/-
Lost or Damaged Passbook / Fixed Deposit Certificates related		
9	Issuance of a duplicate Passbook for lost or damaged Passbook	Rs. 300/- (for all deposit products)
10	Issuance of a Certificate for lost FD Certificate	Rs. 1,000/-
Issue of Duplicate Certificate related		
11	Issuance of a duplicate Certificate for FD	Rs. 1,000/-
ATM related Services		
12	New ATM Card Issuance	Rs. 500/-
13	Replacement of lost/damaged ATM Card	1st instance Rs. 500/- From 2nd Instance Rs.1,000/- for each instance
14	Issuance of New PIN number for NSB Debit Master/ Shopping Card	Rs. 250/-

15	Cash Withdrawal from ATM	Rs. 5/-
16	Linking of Accounts to the Primary ATM Account	Rs. 100/-
17	ATM withdrawal (International)	Rs. 400/- per transaction and 4% for currency fluctuations
18	ATM Annual fee	Rs. 500/- to be charged annually in December
19	ATM limit enhancement	No Charges
20	Activation of ATM card for overseas use	No Charges
Standing Orders related		
21	Change / Modification of SOD	Rs. 200/-
22	Termination of Standing Order on Customer Request (external payments)	Rs. 100/-
23	Installment transfers to other institutions, issuance of SLIP/Cheque through standing order	Rs. 250/-
		Processing (Only for other institutions) - Rs. 100/- each
Closure of Accounts related		
24	Closing of Savings Accounts at the customer request (when the entire outstanding balance is not re-invested)	Rs. 200/- (If the balance is < Rs. 200/-, charge the entire balance)
25	Closure of Minor Savings Account on a special approval	Rs. 500/-
26	Closure of Pension+ un-matured Accounts on a customer request	Rs. 1,500/-
Safety Deposit Lockers related		
27	Safety deposit lockers - Minimum Deposit ("Commercial" denotes the locker rented out to an entity or rented out to an Individual for commercial purpose)	Type of Box Non Commercial Commercial
		Small 100,000 200,000
		Medium 200,000 400,000
		Large 300,000 600,000
28	Safety deposit lockers - Annual Rental	Type of Box Non Commercial Commercial
		Small 5,000 10,000
		Medium 10,000 20,000
		Large 15,000 30,000
29	Visits to Safety Deposit Locker per month	1st Two Visits - No Charges
		3rd & 4th Visits - Rs. 250/- for each visit
		5th & above Visits - Rs. 500/- for each visit
30	Safety Deposit Locker replacement	Actual cost reimbursement + Rs. 2,500/-
31	Safety Deposit Lockers - penal charges for overdue rent	Additional payment of Rs. 100/- for each completed calendar month
32	Joining a new person to Safety Deposit Locker	Rs. 500/-

Power of Attorney & Nominations related		
33	Registration of Power of Attorney	Rs. 500/-
34	Cancellation of Power of Attorney	Rs. 500/-
35	Change of Nomination	Rs. 500/-
36	Issuance of a duplicate Nomination Paper	Rs. 500/-
Deceased Accounts related		
37	Service Charges for closing deceased file	up to Rs. 100,000 - Rs. 500/-
		from Rs. 100,001 to Rs. 500,000 - Rs. 1,000/-
		from Rs. 500,001 to Rs. 1 M - Rs. 1,500/-
		Above Rs. 1 M - Rs. 2,500/-
Fund Transfers related		
38	Fund transfers (LKR) to another institution's A/c (Other than monthly interest earning A/cs)	Up to Rs.100,000 - Rs. 50/-
		Rs.100,001 to Rs. 1,000,000 - Rs. 50/-
		Rs.1,000,000 and above - Rs.50/-
39	Fund transfers through other Banks via Internet Banking / Mobile Banking	Rs. 30/- (within the Bank - No Charges)
Utility Bills related		
40	Utility Bills (Water and Electricity)	Payments through ATM - No Charges (only charges levied by the Service Provider) Counter Payment - Charge Rs. 10/- (in addition to the charges levied by the Service Provider)
Savings / FD Accounts related		
41	Dormant Account activation (Paying Cash / Transfer to an Account)	Rs. 500/-
42	Issuance of a certified copy of a Passbook	Rs. 100/- per single page
43	Adding a Person/s to a Fixed Deposit Account	Rs. 1,000/- for a new addition
44	Charges for No Passbook IBT withdrawals	Rs. 250/-
Legal Service Related		
45	Legal fees for Rental / Lease Agreement of Buildings for the Bank (To be charged from the Building Owner at the time of signing the agreement)	Rs. 5,000/-
46	Deed of Postponement (To be charged from the Building Owner at the time of postponing/signing the agreement)	Rs. 2,500/-

B) Retail Lending

No.	Description	New Fee / Charges
General		
Charges on CRIB report		
47	a) Retail	Rs. 250/-
	b) Corporate - Processing Fee	0.25%
48	Issuance of a duplicate receipt for the loan instalment paid	No Charges
49	Early settlement charges	5.00%
50	Issuance of a letter confirming loan balances or any other purposes	Rs. 200/-
51	Issuance of a Letter of Demand	Rs. 200/-
Housing Loan related		
52	Obtaining deed settling of the housing loan after 3 months	Rs. 3,000/- per year
53	Not obtaining loan in full (to limit the Loan)	Rs. 2,500/-
54	Deed of Release	Loan Balance upto Rs. 1 Mn - Rs. 4,500/-, Loan balance above Rs.1 Mn- Rs. 9,000/-
55	Top-Up Charges	Rs. 7,500/- + All incurred costs
56	Issuance of a Letter of No Objection	Rs. 500/-
57	Obtaining copies of following documents	
	57.1 Set of Deeds	Rs. 500/- per Deed
	57.2 Survey Plan	Rs. 200/-
	57.3 Copies of Mortgage Bond	Rs. 1,000/-
	57.4 Building Plan (if the copies issued by the Bank)	Rs. 1,000/-
	57.5 Letter of No Objection	Rs. 500/-
58	Government Housing Loan Processing Fee	Rs. 7,500/-
59	Housing Loans - Processing Fee	Upto Rs. 2,500,000/- - Actual Cost Above Rs. 2,500,000/- - 0.5% of the loan amount
60	Obtaining a copy of the survey plan	Rs. 150/- per page
61	File Cancellation (withdrawn by the customer / legal defect)	Rs. 2,500/-
62	Cancellation of Mortgage bond (misplaced by the customer)	Rs. 3,000/-
63	Express Service Charges	4 days - Rs. 50,000/- 10 days - Rs. 20,000/-
Personal Loan related		

64	Service Charges for Personal Loan - Including CRIB charges for Applicant+Joint Applicants+2 Gurantors	Upto Rs. 1 Mn - Rs. 5,000/- from Rs. 1,000,001 to Rs. 3 Mn - Rs. 8,500/- Above Rs. 3,000,001 - Rs. 10,000/- + Any additional CRIB Rs.250/-
65	RDA vehicle loan	
	a) Non Permit Holders b) Permit Holders	No Charge
66	Retrieving documents from Archives (On Customers request)	Actual Cost + 500/-
Pawning related		
67	Handling charges for loss of a Pawning Ticket	Rs. 500/-
68	Handling charges -Third Party Redemption of Pawning Article	Rs. 250/-
69	Reminders 1st, 2nd & 3rd	1st Reminder - 100/-, 2nd Reminder 200/-, 3rd Reminder 300/- (including Postage)
70	Pawning Auction handling charges	Rs. 1,500/- per customer
Loan Against Deposits related		
71	Service charges for Loans against Deposits	Rs. 350/-
72	Same day loan against FD	Rs. 1,000/- (when granting an LFD on the same day, Rs.350/- shall be charged additionally)
73	Expired LFD Reminders	Rs.500/- for each reminder after expiring the LFD
Bank Guarantees related		
74	Amendment of Bank Guarantee	No Charges (Amendments cannot be made)
75	Renewal of Bank Guarantee	Commission charges + Rs. 500/-
76	Bank Guarantee issued under special format	Rs. 2,000/-
77	Bank Guarantee claim handling Charges	Rs. 1,000/-
78	Issuance of Bank Guarantee	Minimum Charges Rs. 1,000/- Guarantee Amount Commission (%) Up to Rs. 1,000,000/- 1.5% Above Rs.1,000,000/- 2.0%

C) Foreign Inward / Outward Remittances

No.	Description	New Fee / Charges
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79	Draft issued by Exchange Companies in FC to the credit of NSB FC accounts (USD/EUR/GBP/AUD)	No Special Charges (only the actual Bank Charges)
80	Draft issued by Exchange Companies in LKR to the credit of NSB LKR accounts	
	a) upto LKR 5,000/-	No Special Charges + Actual Bank Charges
	b) from LKR 5,001/- to LKR 10,000/-	Rs. 100/- + Actual Bank Charges
	c) from LKR 10,001/ to LKR 100,000/-	Rs. 250/- + Actual Bank Charges
	d) LKR 100,001/- and Above	Rs. 500/- + Actual Bank Charges
81	FC Drafts issued by Sri Lankan Banks to the Credit of NSB FC/LKR accounts above 100 units in each currency	1 Unit of Each Issuing Currency + Collection Charges
82	FC Drafts issued by Overseas Banks to the Credit of NSB FC/LKR accounts above 100 units in each currency	1 Unit of Each Issuing Currency + Collection Charges
82	Inward Remittances through SWIFT (Charges are applicable only for charges type "BEN" and "SHA")	
	a) to the credit of NSB FC Accounts(USD/EUR/GBP/AUD)	No Special Charges + Actual Bank Charges
	b) to the credit of NSB LKR Accounts	Rs. 250/- + Actual Bank Charges
84	Inward Remittances through EUROGIRO	
	a) to the credit of NSB FC Accounts(USD/EUR/GBP/AUD)	No Special Charges + Actual Bank Charges
	b) to the credit of NSB LKR Accounts (received in USD)	Rs. 250/- + Actual Bank Charges
	c) to the credit of NSB LKR Accounts (received in EUR)	Rs. 350/- + Actual Bank Charges
	d) to the credit of other bank FC accounts (received in USD)	One unit of FC + Actual Bank Charges
	e) to the credit of other bank FC accounts (received in EUR)	One unit of FC + Actual Bank Charges
	f) to the credit of other bank LKR accounts (received in USD)	Rs. 500/- + Actual Bank Charges
	g) to the credit of other bank LKR accounts (received in EUR)	Rs. 750/- + Actual Bank Charges
	(charges are applicable only for charges types "Ben" and "Sha" and charges type 'OUR' a commission of Rs.5/- each in USD/EUR is to be claimed monthly from the respective institutions)	
85	Inward Remittances through CITI Bank NY	

	a) to the credit of NSB FC Accounts(USD/EUR/GBP/AUD)	No Charges
	b) to the credit of NSB LKR accounts	Rs. 250/-
	Inward Remittances through Exchange Companies	
86	a) in FC/LKR to the credit of NSB FC/LKR accounts from income sharing institutions	No Special Charges + Actual Bank Charges
	b) in FC to the credit of NSB FC accounts from non income sharing institutions	One unit of FC + Actual Bank Charges
	c) in LKR to the credit of NSB / Other Bank LKR accounts from non income sharing institutions	Rs. 100/- + Bank Charges
	Accepting Travelers' cheques	
87	a) to the credit of NSB FC accounts	Suspended
	b) to the credit of NSB LKR accounts	Suspended
88	Accepting Foreign Currency Notes to the credit of NSB FC/LKR accounts (Exchange income could be earned only for FCN accepted in USD/GBP/EUR/AUD to the credit of LKR accounts deposited to respective accounts at commercial bank. in addition, the commission is claimed from commercial bank of ceylon for FCN deposited to LKR accounts of Commercial Bank)	No Charges
89	Issuance of LKR drafts from NSB FC Accounts	Rs. 1,500/-
	Cancellation of Drafts	
90	a) FC Drafts	Rs. 500/-
	b) LKR Drafts	
	Cancellation of Drafts from NSB FC Accounts	Cancellation Rs. 500/-
91	a) FC Drafts	FC draft Charges (as per 94)
	b) LKR Drafts	LKR draft charges (as per 94)
92	Cancellation of Drafts and remitting by telegraphic Transfer	TT charges + Cancellation Charges
	LKR Fund Transfers from NSB FC Accounts	
93	a) to NSB LKR Accounts	No Charges
	b) to other bank LKR accounts	Rs. 4,000/-
94	Issuance of Travellers cheques from NSB FC Accounts	Issuance of TC was discontinued from 11/11/2013
95	Issuance of Balance Confirmation	Rs. 1,000/-
96	Closure of Foreign Currency Account	US \$ 5 Equivalent

97	Foreign Outward Remittances (New Charges)	Telegraphic Transfer (TT) Charges (Commission + SWIFT Charges + Actual Bank Charges)	FC Draft Charges	Charges for Issuing Foreign Currency Notes
	97.1 NSB Account Holders of Same Currency	2.50%	2.25%	1.75%
	+ SWIFT message charges 25 USD per message + Actual Bank Charges minimum USD 10			
	97.2 NSB Foreign Currency Account holders but not the same currency	2.95%	2.85%	2.10%
	97.3 NSB LKR Account Holders	3.00%	3.00%	3.00%
	97.4 Walk In Customers	3.00%	3.00%	3.00%