

Domestic Operations

TYPE OF OPERATION	CHARGES (COMMISSION)
CASH OPERATIONS	
Cash orders - Collected at the branch	1/2 % (Rs.5,000/- Minimum)
Cash orders - Delivered at customer location	1/2 % (Rs.5,000/- Minimum + delivery charges of an approved cash transport agent)
CURRENT ACCOUNTS	
Cheque Books	
100L	Rs.1,000/- per book
50L	Rs. 500/- per book
25L	Rs. 250/- per book
10L	Rs. 100/- per book
Continuous Cheque Leaves	Rs. 10/- per leaf + printing charges
Monthly Service Charge on Current Accounts	
Active accounts (Avg. Bal. Dr/Cr)	
Business Accounts below Rs.25,000	Rs. 300/- per month
Personal Accounts below Rs.10,000	Rs. 200/- per month
Dormant Accounts (Avg. Bal. Cr)	
Personal & Business below Rs. 5,000/-	Rs. 100/- per month
Issuance of Current Account Statements	
Daily	Rs.2,000/- per month
Weekly	Rs.1,000/- per month
Monthly	No charge
E-Statement	No charge
Copies of Statements (C/A. S/A)	
Current year	Rs. 200/- per page
Previous Year	Rs. 250/- per page
Past years	Rs. 300/- per page
STOP PAYMENTS	
Funds available	Rs. 500/- per cheque
Funds not available	Rs.2,000/- per cheque
Loss of Cheque book	Rs.2,000/- per book
Renewal (after 6 months)	Rs. 250/- per cheque
CHEQUE RETURNS (ACH/Transfer/Cash)	
Outward - RD/ENR	Rs.2,000/-
	Rs. 300/-
Outward - Other (Technical errors)	
All Inward (where Bank has not made a mistake)	Rs. 100/- (including postage)
Additional charge for collecting by hand	Rs. 200/- per day per client
MARK FOR PAYMENTS	
Presented by us to other banks	Rs.3,000/-
Presented to us by other banks	Rs.2,000/-
POST DATED CHEQUES	
Handling Charges for customers with facilities against PD cheques	Rs. 50/- per cheque
PURCHASES (LOCAL BILLS & CHEQUES)	
Customers with limits	According to the approval
Customers without limits	0.75% Min Rs.1,000

REMITTANCES	
Cheques on Self (Issuance)	
Customers	Rs. 300/-
Non Customers	Rs.1,000/-
Cancellation of Cheques on Selves	
Customers	Rs. 300/-
Non Customers	Rs. 500/-
Re-issuance -Customer	Rs. 300/-
Re-issuance -Non Customer	Rs.1,000/-
SAFE DEPOSIT LOCKERS	
	Minimum Deposit - Rs.50,000-
Small	*Rs.3,500/- + VAT per annum
Medium	*Rs.5,000/- + VAT per annum
Large	*Rs.7,500/- + VAT per annum
	(*Customers should be informed of the new rates, one month prior to renewal).
Replacement of Lock/Key	Actual cost
Frequent Visits (more than 4 visits per month)	Rs.100/- per visit
Staff (Charge on safety lockers)	50% of fee + VAT (Deposit not required)
MISCELLANEOUS SERVICES	
Standing Orders	
Setting up fee	Rs.250/- per Standing Order
Fund transfer within HNB accounts	No charge
Outward remittances	Rs.300/- per remittance
SLIPS (Outward)	
Diskette provided by remitter	* Rs. 75/- per beneficiary
Diskette Not provided by remitter	* Rs.100/- per beneficiary
	(*To be recovered from the remitter)
Salary Remittances	
Manual processing (Internal transfer)	Rs.100/- per beneficiary
Auto (Diskette)Internal transfer	up to 500 Trnxs - Rs1,000/-
	501-1000 Trnxs - Rs.1,500/-
	Over 1000 Trnxs - Rs.2,000/-
PAYLINK	No charge
RTGS	Rs.1,000/-
ATM CARD ISSUANCE	
New card	Rs. 300/-
Duplicate card	Rs. 300/-
ATM withdrawal	Rs. 5/-
OTHER SERVICES	
Replacement due to loss of Pass Book	Rs. 300/-
Closure of savings account	Rs. 300/-
Closure of current account	Rs.1,000/-
Duplicate FD receipt	Rs.3,000/-
Issue of certificate of balance (excluding requests for Satutory requirements / Audit perposes)	Rs.500/- per letter
Search Fee for collection of data for tax purposes etc. (Interest Recovered/Paid etc)	Rs.250/- for current year
	Rs.500/- for previous years (per year)
	Rs.100/- per inquiry
Balance Inquiry (including requests over the counter / telephone)	
Mail returned due to incorrect address (customers fault)	Rs. 25/- per letter
Unauthorized Overdraft	
Personal	Rs. 500/- per month
Companies	Rs.1,000/- per month

Credit Facilities

NEW FACILITY/PACKAGE	TARIFF
Upto Rs. 100,000-	Rs. 1,000-
Rs. 100,001- to Rs. 500,000-	Rs. 2,500-
Rs. 500,001- to Rs. 1,000,000-	Rs. 5,000-
Rs. 1,000,001- to Rs. 5,000,000-	Rs. 7,500-
Rs. 5,000,001- to Rs. 10,000,000-	Rs. 10,000-
Rs. 10,000,001- to Rs. 50,000,000-	Rs. 15,000-
Rs. 50,000,001- to Rs. 100,000,000-	Rs. 20,000-
Over Rs. 100 Mn.	Rs. 30,000-
Prepayment of Term Loan	2% of outstanding balance if settled within the first 2 years from disbursement and 1% of the loan outstanding thereafter
RENEWAL OF A FACILITY/PACKAGE	
Upto Rs. 100,000-	Rs. 500-
Rs. 100,001- to Rs. 500,000-	Rs. 1,250-
Rs. 500,001- to Rs. 1,000,000-	Rs. 2,500-
Rs. 1,000,001- to Rs. 5,000,000-	Rs. 3,750-
Rs. 5,000,001- to Rs. 10,000,000-	Rs. 5,000-
Rs. 10,000,001- to Rs. 50,000,000-	Rs. 7,500-
Rs. 50,000,001- to Rs. 100,000,000-	Rs. 10,000-
Over Rs. 100 Mn.	Rs. 15,000-

FACILITY SECURED BY CASH

New facility – upto Rs. 500,000-	Rs. 1,000-
New facility – above Rs. 500,000-	Rs. 2,000-
Renewal of a facility	Rs. 500- to Rs. 1000-

LEASING

New facility (per facility)	
Upto Rs. 2,000,000-	Rs. 2,000-
Rs. 2,000,001- to Rs. 3,000,000-	Rs. 2,000-
Rs. 3,000,001- to Rs. 5,000,000-	Rs. 2,500-
Rs. 5,000,001- to Rs. 10,000,000-	Rs. 5,000-
Over Rs. 10,000,000-	Rs. 6,000-
Vehicle Yard charge	Rs. 250- per day per vehicle

DEVELOPMENT BANKING :**Rural Credit – Short Term cultivation loans, medium and long term Agriculture loans**

Upto Rs. 25,000-	Rs. 300-
Rs. 25,001- to Rs. 100,000-	Rs. 500-
Rs. 100,001- to Rs. 500,000-	Rs. 1,000-
Rs. 500,001- to Rs. 1,000,000-	Rs. 1,500-
Above Rs. 1,000,001-	Rs. 3,000-

GAMI PUBUDUWA – MICROFINANCE LOANS

Upto Rs. 100,000-	Rs. 250-
Rs. 100,001- to Rs. 500,000-	Rs. 1,000-
Above Rs. 500,001-	Rs. 1,500-

PROJECT FINANCE

Processing Fees/Evaluation Fees	Based on the quantum of the syndication
Commitment fee	A percentage on the undrawn amount after a specific time frame
Cancellation fee	On the cancelled amount upon completion of the project
Pre-payment damages	On the prepaid amount and remaining terms of the loan

PAWNING

No fees/commission

International Operations

TYPE OF TRANSACTION	CHARGES (COMMISSION) FOR LKR ACCOUNTS	CHARGES (COMMISSION) FOR FOREIGN CURRENCY ACCOUNTS
INWARD REMITTANCES		
■ Credit to Account with HNB	No charge	No charge
■ On Personal Application & Identification *	Rs. 150/-	-
■ Credit to an Account with other Banks		
By RTGS	Rs. 500/-	-
By Slips	Rs. 100/-	-
By SWIFT	-	USD 10/-
OUTWARD REMITTANCES (Telegraphic Transfers)		
Advance payment for commercial purpose		
Up to USD 10,000	Rs. 1500/-	USD 30/-
USD 10,001 to USD 25,000/-	Rs. 2500/-	USD 35/-
USD 25,001 to USD 50,000	Rs. 3500/-	USD 45/-
Above USD 50,000/-	Rs. 5500/-	USD 60/-
Non commercial transactions		
	Rs. 1,500/-	USD 35/-
* If remitter requires full value to the beneficiary it is subject to foreign bank charges.		
Other charges		
Cancellation / Refund / Amendments	Rs. 1,500/-	USD 25/-
TRAVELLERS CHEQUES		
Issuance	1.5% of total value (subject to minimum commission of Rs.200/-)	1.5% of total value (subject to minimum commission USD 2%)
Encashment	0.25% of the total value (subject to minimum commission of Rs.200/-)	0.25% of the total value (subject to minimum commission of USD 2/-)
FOREIGN CURRENCY NOTES		
Issuance	1% of the total value (subject to minimum commission of Rs.200/-)	No charge
Encashment	No charge	No charge
Migration purposes		
	Rs. 2,500/-	USD 25/-
BANK DRAFTS		
Issuance (approved purposes)		
Upto USD 1000/-	Rs. 300/-	USD 5/-
USD 1001/- up to USD 25,000/-	Rs. 1,000/-	USD 10/-
Above USD 25,000/-	Rs. 2,500/-	USD 25/-
Communication (SWIFT) charges		
	Rs. 500/-	USD 5/-
Other Charges		
■ Cancellation of drafts	Rs. 500/-	USD 5/-
■ Cancellation/Re-issue of drafts	Rs. 1,000/-	USD 10/-
■ Stop payments	Rs. 1,500/-	USD 15/-
Swift	Rs. 500/-	USD 5/-
Subject to foreign bank charges.		

BANK DRAFTS		
Encashment		
Draft drawn on HNB - favouring customers favouring non customers (payment of cash)	No charge Rs.250/-	No charge -
Purchases - Draft drawn on overseas bank in foreign currency		
Upto USD 500/-	Rs. 250/-	0.25% of the value subject to minimum USD 5/-
USD 501/- upto USD 1,000/-	Rs. 500/-	
USD 1,001/- to USD 2,000/-	Rs. 1,500/-	
USD 2,001/- to USD 5,000/-	Rs. 2,500/-	
USD 5,001/- upto USD 25,000/- -	Rs. 5,000/-	
above USD 25,000/-	Rs. 7,500/-	
Collection Basis		
Financial Instruments payable overseas		
Drafts	Rs. 500/-	USD 5/-
Cheques *	Rs. 500/-	
Other Financial Instruments *	Rs. 500/-	
* conditions apply		
Collection return / unpaid (subject to foreign bank charges)	Rs. 500/-	USD 5/-
Local USD clearing draft drawn on other banks	Rs.250/- per instrument	USD 2.5/- per instrument
INTERNATIONAL GUARANTEES		
Outward Guarantees - Issuance		
Bid Bonds / Performance / Advance Payment and other Letters of Guarantees (customer request is subject to availability of credit limits and Exchange Control Regulations)	2% per annum of the value (subject to minimum commission of Rs.3,500/-	2% per annum of the value (subject to minimum commission of USD 35/-)
Communication (SWIFT) charges	Rs.2,500/-	USD 25/-
Amendments	Rs.2,500/-	USD 25/-
Communication (SWIFT) charges	Rs.1,000/-	USD 10/-
Inward Guarantees - Issuance		
Against the Counter Guarantees of banks overseas (subject to availability of credit limits on banks)	2% per annum of the value (minimum commission USD 250/-)	
Communication (SWIFT) charges	Rs.500/-	
Amendments	Rs.2,500/-	
Communication (SWIFT) charges	Rs.500/-	