



LAST RATE CHANGE EFFECTED ON

22/Apr/2024

Rates are subject to change without prior notice. Interest calculated Daily, Credited at maturity/Savings monthly

**SAVINGS ACCOUNTS**

**(Initial deposit of USD 500/- or equivalent)**

SRI LANKAN RUPEE		
	Min Rate	Annual Effective
General Savings	0.75%	0.753%

US Dollars	Rate p.a.
101-1,000	0.10%
1,001-5,000	0.15%
5,001-10,000	0.20%
10,001-25,000	0.25%
25,001 & Over	0.30%

Currency	Rate p.a.	Currency	Rate p.a.	Currency	Rate p.a.
EUR	0.025%	GBP	0.200%	CNY	0.750%
CHF	0.025%	SGD	0.250%	NZD	0.500%
JPY	0.025%	CAD	0.250%		
AUD	0.200%	HKD	0.100%		

**CHILDREN'S SAVINGS ACCOUNTS (Rate % p.a.)**

LKR	Min Rate	Annual Effective
Children's Savings	3.50%	3.56%

Currency	USD	GBP	EUR	AUD
All Balances	0.75%	0.75%	0.55%	0.55%

**Interest Rates on Advances**

	Min. Rate	Max Rate
<b>Overdrafts</b>		
* Secured Overdraft (Cashback)	N/A	10.95%
* Temporary (Unsecured)	N/A	21.00%
* Unauthorized	N/A	24.00%
* Personal Exclusive Revolving Credit (PERC)	N/A	19.00%
<b>Personal Loans</b> - Floating Rate	<i>Please contact the Bank for details</i>	
* Secured Cashback Loans (offered only for Premier Customers)		
<b>**Credit Cards</b>	28.00%	
<b>Housing Loans</b>	<b>Currently not being offered</b>	
- Quarterly Rate (Linked to 3m Tbills) - (Existing Customers Only)		
- Fixed Annually (Linked to 1yr Tbills) - (Existing Customers Only)		
- Floating Rate (Linked to Treasury Bills) (w.e.f 01/Jan/2017 only)		
- Fixed Rate (5 Years)		

PREMIER AND ADVANCE CUSTOMERS ARE ENTITLED TO PREFERENTIAL RATES  
 PLEASE CONTACT OUR STAFF FOR PROMOTIONAL RATES / DISCOUNTS & RATES ON OTHER PRODUCTS.  
 FOR MORE INFORMATION ON CORPORATE BANKING PRODUCTS AND TARIFF PLEASE CALL OUR CORPORATE BANKING HOTLINE 011-4472224 BETWEEN 8.30AM AND 4.00PM ON WEEKDAYS  
 PLEASE CONTACT OUR PREMIER HOT LINE 011-4472272 FOR MORE INFORMATION ON PREMIER RELATED PRODUCTS  
 PLEASE CONTACT OUR ADVANCE HOT LINE 011-4472243 FOR MORE INFORMATION ON ADVANCE RELATED PRODUCTS

