

# RATES AND CHARGES





# INTEREST RATES

## Interest Rates Applicable for Savings Accounts (w.e.f. 17<sup>th</sup> of Nov 2025)

Digital Savings	-	4.00% (p.a.)
Digital Savings Pockets	-	4.00% (p.a.)
Minor Savings	-	4.00% (p.a.)
Corporate Savings Rs.25,000/- & above deposit value	-	3.00% (p.a.)
Corporate Savings below Rs.25,000/- deposit value	-	2.50% (p.a.)

\*Eligible deposit liabilities are insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board for compensation up to a maximum of Rs. 1,100,000 per depositor

# Interest Rates Applicable for Goal Based Fixed Deposits (w.e.f. 17<sup>th</sup> Nov 2025)

Goal Based Fixed Deposits	-	09.00% (p.a.)
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# Fixed Deposit Rates

Non-Senior citizen rates (below 60 years old) (w.e.f. 21<sup>st</sup> April 2026)



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	6.00%	6.17%
3 MONTHS	8.85%	9.22%	9.22%	9.54%
6 MONTHS	9.35%	9.76%	9.80%	10.04%
12 MONTHS	10.64%	11.17%	11.18%	11.18%
18 MONTHS	10.75%	11.30%	11.30%	11.00%
24 MONTHS	10.85%	11.41%	11.50%	10.91%
36 MONTHS	10.85%	11.41%	11.50%	10.38%
48 MONTHS	10.85%	11.41%	11.50%	9.92%
60 MONTHS	10.85%	11.41%	11.50%	9.51%

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# Fixed Deposit Rates

## Senior Citizens Rates (above 60 years old) (w.e.f. 1<sup>st</sup> May 2026)



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	6.00%	6.17%
3 MONTHS	8.85%	9.22%	9.22%	9.54%
6 MONTHS	9.35%	9.76%	9.80%	10.04%
12 MONTHS	10.64%	11.17%	11.18%	11.18%
18 MONTHS	10.75%	11.30%	11.30%	11.00%
24 MONTHS	10.85%	11.41%	11.50%	10.91%
36 MONTHS	10.85%	11.41%	11.50%	10.38%
48 MONTHS	10.85%	11.41%	11.50%	9.92%
60 MONTHS	10.85%	11.41%	11.50%	9.51%

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# FEEES AND CHARGES

# Fees and Charges | Savings Accounts



## SAVINGS ACCOUNT

Balance Confirmation fee

Rs.1,000.00

Quarterly Service Fee (w.e.f. 1<sup>st</sup> October 2023)  
(Quarterly Service Fee will get waived off if a daily balance of Rs.15,000 is maintained in your genie digital savings account)

Rs.250.00

Fund Transfers to other Banks (CEFT)

- Up to 40 transactions per Month
- Additional Transactions ( Above 40, per month)
- Fund transfer to Credit Card payment

Free of charge  
Rs.15/- per Tnx  
Rs 25.00

Outward CEFT Recalls (Per Transfer)

Rs.250.00

Monthly eStatement

Free of charge

Monthly statement (Posted )

Rs.100.00

# Fees and Charges | Savings Accounts



## SAVINGS ACCOUNT

Weekly statement (Monthly Charge )

Rs 500.00

Adhoc eStatement on request

Rs 500.00

Adhoc Printed Statement on request

Rs 1,500.00

# Fees and Charges | genie Debit Mastercard



<b>genie DEBIT MASTERCARD</b>	<b>New card issuance fee</b>	<b>Rs 800.00</b>
	<b>Card Replacement fee</b>	<b>Rs 800.00</b>
	<b>Annual fees</b>	<b>Rs 600.00</b>
	<b>Cash withdrawal from Lankapay network ATM's</b>	<b>Rs 30.00</b>
	<b>Balance inquiry from Lankapay network ATM's</b>	<b>Rs 7.50</b>
	<b>Cash withdrawal from overseas ATM</b>	<b>Rs 500.00</b>
	<b>Fuel surcharge</b>	<b>1%</b>

\*All cross-border transactions will be converted using payment scheme (Mastercard) exchange rates. In order to mitigate local exchange rate movements, an additional amount (minimum of 4.5%\*\* ) will be included to the rate at the time of billing.

\*\* Rates are subjected to market rate fluctuations

# Fees and Charges | Virtual Debit Card



Virtual Debit Card

New card issuance fee	Rs 500.00
Annual fees	Rs 500.00

# Fees and Charges | Top-up from other banks (Just Pay)

Effective from 2<sup>nd</sup> FEB 2026



Just Pay Charges	Transaction Value	Charge
	Rs. 1 - Rs. 1,000	Rs 1.00
	Rs. 1,001 - Rs. 2,000	Rs 4.00
	Rs. 2,001 - Rs. 4,000	Rs 8.00
	Rs. 4,001 - Rs. 6,000	Rs 12.00
	Rs. 6,001 - Rs. 8,000	Rs 16.00
	Rs. 8,001 - Rs. 150,000	Rs 20.00

# Fees and Charges | eZ Banking



eZ Banking	Deposit Value (LKR)	Convenience Fee
	500 - 1,000	Rs 10.00
	1,001 - 2,500	Rs 15.00
	2,501 - 10,000	Rs 25.00
	10,001 - 25,000	Rs 25.00
	25,001 - 50,000	Rs 25.00
	50,001 - 100,000	Rs 170.00
	100,001 - 250,000	Rs 250.00

# Fees and Charges | Loan against Fixed Deposit (w.e.f. 1<sup>st</sup> October)



## Loan Against Fixed Deposits

Interest Rate (Digital)

FD rate + 2.0% p.a

Interest Rate (Manual)

FD rate + 2.0% p.a

Documentation Fees

0.5% of the loan amount  
Min of Rs500/- Max of Rs3,000/-

# Fees and Charges | Loans



Fee Type	
Loan Settlement Charge	Rs.500
CRIB Clearance Letter Charge	Rs.500
Bank Statement Charge	Rs.1,000
Over The Counter Fund Transfer (CEFT)	Rs.100

# Fees and Charges | Lending



Fee Type	
Mortgage bond releases / Cancellation	LKR 10,000

# Fees and Charges | Leasing



Fee Type	
Documentation/ Processing fee	Rs. 10,000 (> 1Mn)
	Rs. 5,000 (<1Mn)
Early Settlement Fee	60% Interest Rebate (Standard)
	100% Interest Rebate (Subject to new Facility)
	90% Interest Rebate ( Refinance)
Penalty Interest Rate	3% per annum
RMV Processing Fee	Rs. 1,000
Re-issue - Duplicate Deletion	Rs. 1,500
Re-issue - Transfer Papers	Rs. 3,000
Sale of Asset at Settlement	Rs. 5,000
Invoice Processing Fee	Rs. 1,000
Balance Confirmation	Rs. 1,000
Facility amendments	Rs. 10,000 (> 1Mn)
	Rs. 5,000 (<1Mn)

# Fees and Charges | Leasing



Fee Type	
CRIB clearance	Rs. 1,000
Yard Admin fee	Rs. 4,000
Parking fee	Rs. 2,000 per month (Motor bikes)
	Rs. 5,000 per month (Cars, Vans & SUVs)
	Rs.7,000 per month (All other Assets)
Stamp Duty - Finance Leasing	up front not a income
Assets Replacement Fee	Rs. 5,000
Retrieval of Archived Documents	Rs. 500
Letter confirming settlement	Rs. 1000
INo arrears letter	Rs. 500
Payment history	Rs. 500
Insurance Commission - as per agreement with Insureme	All policies routed through Insureme. Exceptions - 1st year sale and lease back. On renewal to be converted. Covered under Fleet Policy
PD Cheque Returns/Debtor Cheque Return Charges	Rs. 1,000

# Fees and Charges | Term Loans



Segment	Individual/Small Business				
	Documentation/ Processing Fee			Early settlement Fees	
	Standard	Min Rs.	Max Rs.	Max	Min
EMI Based 12 months or more	0.15%	500	15,000	4%	Refer waivers
Short Term tenor less than 12 months or revolving	0.10%			2%	
PD Cheque Returns/Debtor Cheque Return fee	Rs. 1,000				
Penalty Interest rate	3% per annum				
Segment	SMEs/ Corporates				
	Documentation/ Processing Fee			Early settlement Fees	
	Standard	Min Rs.	Max Rs.	Max	Min
EMI Based 12 months or more	0.15%	5,000	200,000	4%	Refer waivers
Short Term tenor less than 12 months or revolving	0.10%			2%	
PD Cheque Returns/Debtor Cheque Return fee	Rs. 1,000				
Penalty Interest rate	3% per annum				

# Fees and Charges | Purchase Order/Invoice Factoring/Margin Trading



Product	PO/ Invoice Financing				
Short Term tenor less than 12 months	Documentation/ Processing Fee			Early settlement Fees	
	Standard	Min Rs.	Max Rs.	Max	Min
Documentation/ Processing Fee	0.15%	22,500	200,000	4%	Refer waivers
Administration fee	0.5% on every PO or invoice				
Minimum monthly service fee	0.05% on the facility value (will be charged only if administration charge is not applicable or lower than monthly service charge at any given month)				
PD Cheque Returns/Debtor Cheque Return fee	Rs. 1,000				
Penalty Interest rate	3% per annum				
Product	Margin Trading				
Processing fee	Rs. 2,500 (up to Rs. 5mn share portfolio), Rs. 4,000 (above Rs. 5mn share portfolio)				
Balance Confirmation	Rs. 1,000				



Dialog Finance PLC is Licensed by the Central Bank of Sri Lanka under the Finance Business Act, No.42 of 2011.  
Dialog Finance PLC was incorporated on 25th November 1981.

**Eligible deposit liabilities are insured with the Sri Lanka Deposit Insurance Scheme implemented by the Central Bank of Sri Lanka for compensation up to a maximum of Rs. 1,100,000 per depositor.**