

RATES AND CHARGES



INTEREST RATES

Interest Rates Applicable for Savings Accounts (w.e.f. 26th January 2023)

Digital Savings	-	5.00% (p.a.)
Digital Savings Pockets	-	5.00% (p.a.)
Minor Savings	-	6.00% (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.17th January 2023)

Goal Based Fixed Deposits	-	11.75% (p.a.)
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Fixed Deposit Rates

Non-Senior citizen rates (below 60 years old) w.e.f. 17th January 2023



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	8.00%	8.30%
3 MONTHS	11.50%	12.13%	12.00%	12.55%
6 MONTHS	10.25%	10.75%	10.75%	11.04%
12 MONTHS	10.00%	10.47%	10.75%	10.75%
18 MONTHS	9.00%	9.38%	10.00%	9.77%
24 MONTHS	9.00%	9.38%	10.00%	9.54%
36 MONTHS	8.50%	8.84%	10.00%	9.14%
48 MONTHS	8.00%	8.30%	10.00%	8.78%
60 MONTHS	8.00%	8.30%	10.00%	8.45%

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Fixed Deposit Rates

Senior Citizens Rates (above 60 years old) w.e.f.17th January 2023



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	8.00%	8.3%
3 MONTHS	11.50%	12.13%	12.00%	12.55%
6 MONTHS	10.25%	10.75%	10.75%	11.04%
12 MONTHS	10.50%	11.02%	11.25%	11.25%
18 MONTHS	9.50%	9.92%	10.50%	10.24%
24 MONTHS	9.50%	9.92%	10.50%	10.00%
36 MONTHS	9.00%	9.38%	10.50%	9.56%
48 MONTHS	8.50%	8.84%	10.50%	9.16%
60 MONTHS	8.50%	8.84%	10.50%	8.81%

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Fixed Deposit Rates

Corporates Rates w.e.f.17th January 2023



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	8.00%	8.30%
3 MONTHS	11.50%	12.13%	12.00%	12.55%
6 MONTHS	10.30%	10.75%	10.75%	11.04%
12 MONTHS	10.00%	10.47%	10.75%	10.75%
18 MONTHS	9.00%	9.38%	10.00%	9.77%
24 MONTHS	9.00%	9.38%	10.00%	9.54%
36 MONTHS	8.50%	8.84%	10.00%	9.14%
48 MONTHS	8.00%	8.30%	10.00%	8.78%
60 MONTHS	8.00%	8.30%	10.00%	8.45%

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FEEES AND CHARGES

Fees and Charges | Savings Accounts



SAVINGS ACCOUNT	Balance Confirmation fee	Rs.1,000.00
	Minimum Balance fee per Quarter(w.e.f. 1 st October 2023) (Accounts which have a daily balance of LKR 15,000/- during the respective quarter will be exempted from the quarterly charge)	Rs.250.00
	Fund Transfers (CEFT)	Free of charge
	Outward CEFT Recalls (Per Transfer)	Rs.250.00
	Monthly eStatement	Free of charge
	Weekly eStatement (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



genie DEBIT MASTERCARD	New card issuance fee	Rs 600.00
	Card Replacement fee	Rs 600.00
	Annual fees	Rs 600.00
	Cash withdrawal from Lankapay network ATM's	Rs 25.00
	Balance inquiry from Lankapay network ATM's	Rs 7.50
	Cash withdrawal from overseas ATM	Rs 500.00
	Fuel surcharge	1%

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 |Leasing



Fee Type	
Documentation/ Processing fee	Rs. 5,000 (> 1Mn)
	Rs. 3,000 (<1Mn)
Early Settlement Fee	60% Interest Rebate (Standard)
	100% Interest Rebate (Subject to new Facility)
	90% Interest Rebate (Refinance)
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. 5,000 (> 1Mn)
	Rs. 3,000 (<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. 500
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	Invidual/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				

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				

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				

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.