



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		
Normal Savings	Min. Rate	Annual Effective
1-25,000	0.50%	0.50%
25,000-100,000	1.00%	1.00%
100,000-500,000	1.25%	1.26%
Over 500,000	1.50%	1.51%

US Dollars	Rate p.a.
101-1,000	0.025%
1,001-5,000	0.035%
5,001-10,000	0.05%
10,001-25,000	0.08%
25,001 & Over	0.10%

Currency	Rate p.a.	Currency	Rate p.a.	Currency	Rate p.a.
EUR	0.025%	GBP	0.025%	CNY	0.500%
CHF	0.025%	SGD	0.025%	NZD	0.050%
JPY	0.025%	CAD	0.025%		
AUD	0.025%	HKD			

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

LKR	Min Rate	Annual Effective
All Balances	4.50%	4.60%

Currency	USD	GBP	EUR
All Balances	0.25%	0.25%	0.05%

Interest Rates on Advances

	Min. Rate	Max Rate
Overdrafts		
* Secured Overdraft (Cashback)	N/A	9.00%
* Temporary (Unsecured)	N/A	14.75%
* Unauthorized	N/A	24.00%
* Personal Exclusive Revolving Credit (PERC)	N/A	12.25%
Personal Loans - Floating Rate	N/A	11.50%
- Fixed Rate - 1 Year	N/A	11.50%
- Fixed Rate - 3 Years	N/A	12.00%
- Fixed Rate - 5 Years	N/A	12.50%
* Cashback Loans	N/A	9.00%
Vehicle Loans		
- Floating Rate	N/A	
- Fixed Rate	N/A	
**Credit Cards	18.00%	

**** As per CBSL Circular 4 of 2020 on Relief Measures to assist COVID 19, interest charge of 15% will apply to local retail and cash transactions up to LKR 50,000.00**

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

