

SERVICE CHARGES, FEES & COMMISSIONS CREDIT

CREDIT

| 1 | Advances (Processing fee) | Rs | FCBU/FEEA |
|-----|---|---|--|
| 1.1 | New facilities /Temporary facilities/Facility enhancements for the enhanced amounts Up to Rs.250,000 Rs.250,001 - 500,000 Rs.500,001- 1,000,000 Rs.1,000,001- 3,000,000 Rs.3.0 Mn - 5.0Mn Over Rs.5.0 Mn | 2,500/- 5,000/- 7,500/- 10,000/- 12,500/- 0.25% | 0.25% minimum USD 50/- / Rs.7,500/- |
| 1.2 | Pawning | 100/- | |
| 1.3 | Revolving Loans | 2,000/- | USD 10/- / Rs.1,500/- |
| 1.4 | Review charges – For same level review of facilities Up to Rs.2,500,000 Rs.2,500,001 to Rs.5,000,000 Rs.5,000,001 to Rs.25,000,000 Rs.25,000,001 to Rs.100,000,000 Rs.100,000,001 to Rs.1,000,000,000 Above Rs. 1,000,000,001 | 2,500/- 3,500/- 7,000/- 12,500/- 30,000/- 60,000/- | Up to USD 500,000 - USD 100/- USD 500,001 to 1,000,000 - USD 200/- USD 1,000,001 to 2,000,000 - USD 250/- Above USD 2,000,001 - USD 500/- |
| 1.5 | Facilities secured by cash New Up to Rs. 0.5Mn Above Rs 0.5Mn Review Up to Rs. 0.5Mn Above Rs 0.5Mn | 1,000/- 2,000/- 500/- 1,000/- | New Up to USD 10,000 or equivalent - USD 10/- Over USD 10,000 – USD 20/- Review Any amount – USD 10/- |
| 1.6 | Leases | 0.25% (minimum Rs.5,000/-) of the delivery order value | |
| 1.7 | Factoring | Factoring fee up to 0.5% of the invoice/Post Dated Cheque (PDC) | |

| | | | |
|----------|---|---|--|
| 1.8 | Insurance loan for new & existing lease customers Loan amount Rs 200,000/- & Below Rs 200,000.01 to Rs 500,000/- Rs 500,000.01 and above | schedule value with a minimum fee of Rs.2,000/- per month together with prevailing statutory levies. 1,000/- 1,500/- 2,000/- | |
| 1.9 | Senior Citizen Loan Scheme/ Samachara | 2,500/- | |
| 1.10 | Rescheduled/Restructured Facilities | 0.15% per reschedulment / Restructuring (per client) Min - 2,000/- Max - 50,000/- | 0.15% per reschedulment / Restructuring (per client) Min - USD 10/- Max - USD 250/- |
| 1.11 | Customer Convenience Levy | 5,000/- | |
| 2 | Guarantees (Commission) | Rs | FCBU/FEEA |
| 2.1 | Against 100% cash margin (Non-interest bearing deposits) | 0.25% per quarter (Min Rs. 1,500/-) | 0.25% per quarter (Min USD 10/-) |
| 2.2 | Against 100% cash margin (interest bearing deposits) | 0.375% per quarter or part thereof (Minimum Rs. 1,000/-) | 0.375% per quarter or part thereof (Min USD 10/-) |
| 2.3 | Against other securities | 0.5% per quarter or part thereof (Minimum Rs. | 0.5% per quarter or part thereof (Min USD 20/-) Handling fee of USD 30/- |
| 2.4 | SPECIAL FORMAT | 4,000/-) | USD 10/- |
| 2.5 | Processing fee | 2,000/- | USD 20/- |
| 2.6 | Cancellation of guarantees (Submission of original guarantee) | 2,500/- | Free |
| 2.7 | Cancellation of Guarantees (non - submission of original guarantee) | Free 1,000/- | USD 5/- If the guarantee to be advised through SWIFT, relevant SWIFT charges will be applied. |

| | | | |
|-----|---------------------------------------|-------------------------------------|--|
| 2.8 | Guarantee issued for foreign projects | 3% per annum (0.75% per quarter) | |
|-----|---------------------------------------|-------------------------------------|--|

| 3 | SPECIAL CHARGES | Rs | FCBU/FEEA | | | | | | | | | | | | | | | | | | | | |
|------------------------|--|--|---|------------------------|---------------------------|---------------------------|------------------------|------------|----|------|----|------|----------|----|----|----|----|---------|----|----|----|------|--|
| 3.1 | Late payment fee on arrears loan instalments | Rs.1,000/- per month To be charged on the 21 st day after the loan instalment demand, except for loans with capital outstanding below Rs.100,000/- and Loans classified as NPA. | N/A | | | | | | | | | | | | | | | | | | | | |
| 3.2 | Late payment fee on unsettled casual overdrafts | Rs.1,000/- To be charged on the 30 th and 60 th day after the account being overdrawn casually over the limit or without a limit and remaining unsettled for 30 days and 60 days, except for accounts with a casual overdraft below Rs.10,000/- at the charge point and current accounts classified as NPA. | N/A | | | | | | | | | | | | | | | | | | | | |
| 3.3 | Processing fee on casual overdrafts not settled during the day | Rs.1,500/- for personal accounts per month Rs.2,000/- for business accounts per month When a minimum of one casual overdraft granted exists during the month which is not settled during the same day to be charged at the day end when an unsettled casual overdrafts exists, except for accounts with casually overdrawn balance below Rs.25,000/- (Exclude multiple events and to be charged only once a month and casual overdraft created due to bank induced debits) | N/A | | | | | | | | | | | | | | | | | | | | |
| 3.4 | Facility extensions for all advances Up to Rs.500,000/- From Rs.500,001/- to Rs.5,000,000/- From Rs.5,000,001/- to Rs.10,000,000/- Above Rs.10,000,001/- | RS.1,000/- Rs.2,000/- Rs.4,000/- Rs.7,500/- | Up to USD 10,000/- USD 10/- Over USD 10,000/- USD 50/- | | | | | | | | | | | | | | | | | | | | |
| 3.5 | Premature settlement or part settlement (Applicable for both LKR and FCY advances) | Loan outstanding at the time of the settlement <table border="1"> <thead> <tr> <th>Remaining Loan Balance</th> <th>Loan o/s</th> <th>Less than 75% - up to 50%</th> <th>Less than 50% - up to 25%</th> <th>Loan o/s less than 25%</th> </tr> </thead> <tbody> <tr> <td>Commercial</td> <td>2%</td> <td>1.5%</td> <td>1%</td> <td>0.5%</td> </tr> <tr> <td>Personal</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> </tr> <tr> <td>Housing</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0.5%</td> </tr> </tbody> </table> | Remaining Loan Balance | Loan o/s | Less than 75% - up to 50% | Less than 50% - up to 25% | Loan o/s less than 25% | Commercial | 2% | 1.5% | 1% | 0.5% | Personal | 4% | 3% | 2% | 1% | Housing | 3% | 2% | 1% | 0.5% | |
| Remaining Loan Balance | Loan o/s | Less than 75% - up to 50% | Less than 50% - up to 25% | Loan o/s less than 25% | | | | | | | | | | | | | | | | | | | |
| Commercial | 2% | 1.5% | 1% | 0.5% | | | | | | | | | | | | | | | | | | | |
| Personal | 4% | 3% | 2% | 1% | | | | | | | | | | | | | | | | | | | |
| Housing | 3% | 2% | 1% | 0.5% | | | | | | | | | | | | | | | | | | | |

| | | | |
|----------------------|---|---|--|
| 3.6 | Value added services relating to property mortgages | Handling fee of Rs.5,000/- per property plus actual costs of outside agents' charges (supported by bills) | |
| 3.7 | <p>Pawning</p> <ul style="list-style-type: none"> Late payment fee Handling charges in appointing a third party to redeem pawned and mortgaged articles Handling charges in loss of a Pawn/Gold Loan ticket | <p>Rs.250/- (per ticket)</p> <p>Rs.750/- (per ticket)</p> <p>Rs.750/- (per ticket)</p> | |
| LEGAL CHARGES | | | |
| | DOCUMENTATION CARRIED OUT BY BANK OFFICERS | LEGAL | Rs |
| | | | EFC/FCBU (USD) |
| 1 | <p>Sevana loans</p> <p>- Bond value</p> <p>Up to Rs 1,000,000/- (Rs. 1.0Mn)</p> <p>Rs 1,000,001/- – 5,000,000/-</p> <p>Rs 5,000,001/- – 10,000,000/-</p> <p>Over Rs 10,000,001/-</p> <p>*When granting facilities against Tripartite Agreements (ex : for condominiums where under construction) above legal fee to be charged at the execution of the Tripartite Agreement</p> | | |
| 2 | <p>Commercial Loans</p> <p>- Bond Value</p> <p>Upto Rs 1,000,000/- (USD 10,000/-)</p> <p>Rs 1,000,001/- – Rs.5,000,000/- (USD 10,001 – 50,000)</p> <p>Rs 5,000,001/- – Rs.10,000,000/- (USD 50,001 – 100,000)</p> <p>Over Rs 10,000,001/- (USD 100,001)</p> | | |
| 3 | Undertaking to Mortgage/Agreement to Mortgage | | |
| | | 1.0% | |
| | | 0.75% | |
| | | 0.50% | |
| | | 0.25% | |
| | | | |
| | | 1.25% | 1.25% |
| | | 1.0% | 1.0% |
| | | 0.75% | 0.75% |
| | | 0.50% | 0.50% |
| | | 1% of value subject to a min Rs.5,000/- Max Rs.25,000/- | 1% of value subject to a Min 25/- Max 250/- |

As at 26.10.2022

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