RATES AND CHARGES

Dialog FINANCE

INTEREST RATES



Interest Rates Applicable for Savings Accounts (w.e.f.1st April 2024)

Digital Savings

Digital Savings Pockets

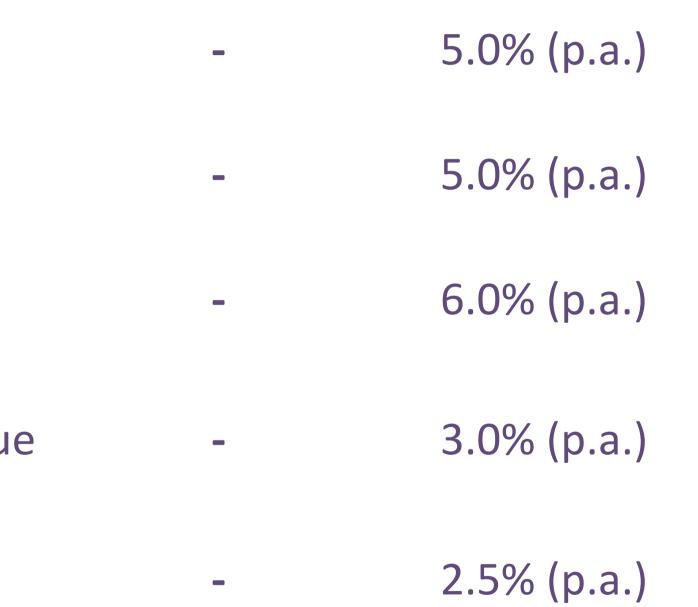
Minor Savings

Corporate Savings Rs.25,000/- & above deposit value

Corporate Savings below Rs.25,000/- deposit value

*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.6th March 2024)

Goal Based Fixed Deposits

*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



10.25% (p.a.)

Fixed Deposit Rates Non-Senior citizen rates (below 60 years old) w.e.f.6th March 2024

PERIOD	MONTHLY		
	NOMINAL	A.E.R.	
1 MONTH	-	_	
3 MONTHS	8.50%	8.84%	
6 MONTHS	8.50%	8.84%	
12 MONTHS	8.50%	8.84%	
18 MONTHS	8.50%	8.84%	
24 MONTHS	8.75%	9.11%	
36 MONTHS	8.75%	9.11%	
48 MONTHS	8.25%	8.57%	
60 MONTHS	8.00%	8.30%	

*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



MATURITY				
NOMINAL	A.E.R.			
7.50%	7.76%			
9.00%	9.31%			
9.00%	9.20%			
9.25%	9.25%			
9.50%	9.29%			
9.75%	9.32%			
10.00%	9.14%			
10.00%	8.78%			
10.00%	8.45%			

Fixed Deposit Rates Senior Citizens Rates (above 60 years old) w.e.f. 6th March 2024

PERIOD MONTI		THLY	MATURITY	
PLRIUD	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	_	_	7.50%	7.76%
3 MONTHS	8.50%	8.84%	9.00%	9.31%
6 MONTHS	8.50%	8.84%	9.00%	9.20%
12 MONTHS	9.00%	9.38%	9.75%	9.75%
18 MONTHS	9.00%	9.38%	10.00%	9.77%
24 MONTHS	9.25%	9.65%	10.25%	9.77%
36 MONTHS	9.25%	9.65%	10.50%	9.56%
48 MONTHS	8.75%	9.11%	10.50%	9.16%
60 MONTHS	8.50%	8.84%	10.50%	8.81%

*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



FEES AND CHARGES



Fees and Charges | Savings Accounts

Balance Confirmation fee

Quarterly Service Fee (w.e.f. 1st Oct (Quarterly Service Fee will get waived of Rs.15,000 is maintained in your genie dig

Fund Transfers (CEFT)

Outward CEFT Recalls (Per Transfe

Monthly eStatement

Weekly eStatement (Monthly Ch

Adhoc eStatement on request

Adhoc Printed Statement on

SAVINGS ACCOUNT



	Rs.1,000.00
tober 2023) off if a daily balance of igital savings account)	Rs.250.00
	Free of charge
er)	Rs.100.00
	Free of charge
narge)	Rs.500.00
	Rs 500.00
request	Rs 1,500.00

Fees and Charges | genie Debit Mastercard

genie DEBIT MASTERCARD

New card issuance fee

Card Replacement fee

Annual fees

Cash withdrawal from Lankapa

Balance inquiry from Lankapa

Cash withdrawal from oversea

Fuel surcharge



	Rs 600.00
	Rs 600.00
	Rs 600.00
ay network ATM's	Rs 30.00
y network ATM's	Rs 7.50
IS ATM	Rs 500.00
	1 %

Fees and Charges | eZ Banking

	Deposit Value (LKR)	Convenience Fee
	500 - 1,000	Rs 10.00
	1,001 - 2,500	Rs 15.00
eZ Banking	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

Loan Against Fixed Deposits	
Interest Rate (Digital)	FD
Interest Rate (Manual)	F
Documentation Fees	0.5° Min of F



D rate + 1.80% p.a

⁻D rate + 2.0% p.a

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

Fees and Charges |Leasing

Fee Туре	
Documentation/ Processing fee	Rs. 5,000 (> 1Mn)
	Rs. 3,000 (<1Mn)
	60% Interest Rebate (Standard)
Early Settlement Fee	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 amondmente	Rs. 5,000 (> 1Mn
Facility amendments	Rs. 3,000 (<1Mn)



Fees and Charges |Leasing

Fee Type	
CRIB clearance	Rs. 1,000
Yard Admin fee	Rs. 4,000
	Rs. 2,000 per month (Motor bikes)
Parking fee	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 settl	ement 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				



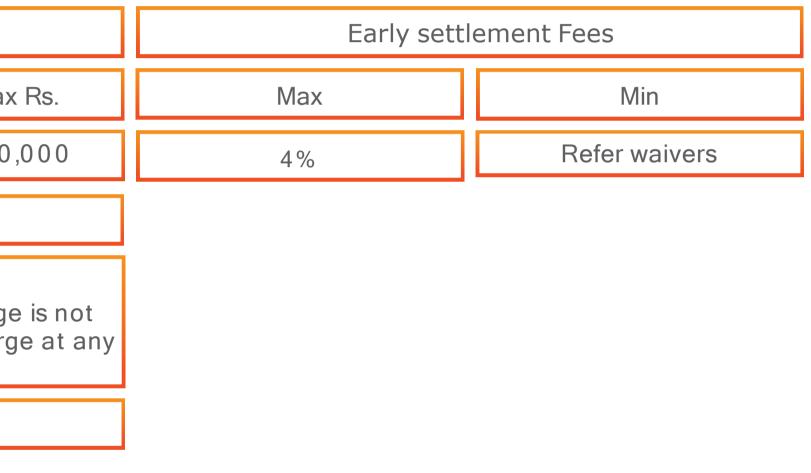
Fees and Charges | Purchase Order/Invoice Factoring/Margin Trading

Product			P(
Short Term tenor less than 12 months	Documentation/ Processing Fee		
	Standard	Min Rs.	Max
Documentation/ Processing Fee	0.15%	22,500	200
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 char applicable or lower than monthly service char given month)		
PD Cheque Returns/Debtor Cheque Return fee	Rs. 1,000		

Product	
Processing fee	Rs. 2,500 (up to Rs. 5mn share po
Balance Confirmation	



O/ Invoice Financing



Margin Trading

ortfolio), Rs. 4,000 (above Rs. 5mn share portfolio)

Rs. 1,000

Dialog FINANCE

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.