

# RATES AND CHARGES



# INTEREST RATES

## Interest Rates Applicable for Savings Accounts (w.e.f. 1<sup>st</sup> April 2024)

Digital Savings	-	5.0% (p.a.)
Digital Savings Pockets	-	5.0% (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.6<sup>th</sup> March 2024)

Goal Based Fixed Deposits	-	10.25% (p.a.)
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# Fixed Deposit Rates

Non-Senior citizen rates (below 60 years old) w.e.f.6<sup>th</sup> March 2024



PERIOD	MONTHLY		MATURITY	
	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	8.50%	8.84%	9.25%	9.25%
18 MONTHS	8.50%	8.84%	9.50%	9.29%
24 MONTHS	8.75%	9.11%	9.75%	9.32%
36 MONTHS	8.75%	9.11%	10.00%	9.14%
48 MONTHS	8.25%	8.57%	10.00%	8.78%
60 MONTHS	8.00%	8.30%	10.00%	8.45%

\*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

# Fixed Deposit Rates

## Senior Citizens Rates (above 60 years old) w.e.f. 6<sup>th</sup> March 2024



PERIOD	MONTHLY		MATURITY	
	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



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 (CEFT)	Free of charge
	Outward CEFT Recalls (Per Transfer)	Rs.100.00
	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 30.00
	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 | Loan against Fixed Deposit



Loan Against Fixed Deposits	
Interest Rate (Digital)	FD rate + 1.80% 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/-



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.

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