

RATES AND CHARGES



INTEREST RATES

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

Digital Savings	-	4.00% (p.a.)
Digital Savings Pockets	-	4.00% (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.23rd June 2025)

Goal Based Fixed Deposits	-	09.00% (p.a.)
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*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 – Non-Senior Citizens Rates (below 60 years old) w.e.f. 23rd of June 2025

Applicable only for genie Digital Fixed Deposits



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	6.00%	6.17%
3 MONTHS	7.25%	7.50%	7.50%	7.90%
6 MONTHS	7.50%	7.76%	7.75%	8.75%
12 MONTHS	8.00%	8.30%	8.75%	9.00%
18 MONTHS	8.25%	8.57%	9.00%	8.81%
24 MONTHS	8.75%	9.11%	9.75%	9.32%
36 MONTHS	8.75%	9.11%	10.25%	9.35%
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. 23rd of June 2025

Applicable only for genie Digital Fixed Deposits



PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
1 MONTH	-	-	6.00%	6.17%
3 MONTHS	7.25%	7.50%	7.50%	7.71%
6 MONTHS	7.50%	7.76%	7.75%	7.90%
12 MONTHS	8.00%	8.30%	8.75%	8.75%
18 MONTHS	8.25%	8.57%	9.00%	8.81%
24 MONTHS	8.75%	9.11%	9.75%	9.32%
36 MONTHS	8.75%	9.11%	10.25%	9.35%
48 MONTHS	8.25%	8.57%	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

Quarterly Service Fee (w.e.f. 1st 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 to other Banks (CEFT)

- Up to 40 transactions per Month
- Additional Transactions (Above 40, per month)
- Fund transfer to Credit Card payments

Free of charge
Rs.15/- per Tnx
Rs. 25.00

Outward CEFT Recalls (Per Transfer)

Rs.250.00

Monthly eStatement

Free of charge

Monthly estatement (Posted)

Rs.100.00

Fees and Charges | Savings Accounts



SAVINGS ACCOUNT

Weekly statement (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 800.00
	Card Replacement fee	Rs 800.00
	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%

*All cross-border transactions will be converted using payment scheme (Mastercard) exchange rates. In order to mitigate local exchange rate movements, an additional amount (minimum of 4.5%**) will be included to the rate at the time of billing.

** Rates are subjected to market rate fluctuations

Fees and Charges | Top-up from other banks (Just Pay)

Effective from 29th May 2024



Just Pay Charges	Transaction Value	Charge
	Rs.1 - Rs.1,000	Rs 1.00
	Rs.1,001 - Rs.2,000	Rs 4.00
	Rs.2,001 - Rs.4,000	Rs 8.00
	Rs.4,001 - Rs.6,000	Rs 12.00
	Rs.6,001 - Rs.8,000	Rs 16.00
	Rs.8,001 - Rs.50,000	Rs 20.00

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 (w.e.f. 1st October 2024)



Loan Against Fixed Deposits	
Interest Rate (Digital)	FD rate + 2.0% 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.

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.