



**Dialog**  
**FINANCE**

# Rates and Charges

(Updated on 15.11.2021)

# Interest Rates

Effective date: 1<sup>st</sup> February 2022

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## Interest Rate Applicable for Interest Rate for Savings Accounts and Goal Based Fixed Deposits

- Individual Savings -Rs.25,000/- & above deposit value -5.00%
- Corporate Savings -Rs.25,000/- & above deposit value -4.00%
- Corporate Savings -below Rs.25,000/- deposit value -3.50%
- Minor Savings -4.50%
- Touch Fuel Savings -2.00%
- Goal Based Fixed Deposit -6.50%

## Non-Senior citizen rates (below 60 years old) - effective from 1st February 2022

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	5.00%	5.12%
03 MONTHS	5.50%	5.64%	6.00%	6.14%
06 MONTHS	7.00%	7.23%	7.50%	7.64%
12 MONTHS	8.50%	8.84%	9.00%	9.00%
18 MONTHS	8.50%	8.84%	9.25%	9.05%
24 MONTHS	8.50%	8.84%	9.50%	9.09%
36 MONTHS	8.50%	8.84%	9.75%	8.93%
48 MONTHS	8.50%	8.84%	10.25%	8.97%
60 MONTHS	8.50%	8.84%	11.00%	9.16%

\*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

## Corporate Rates - effective from 1<sup>st</sup> February 2022

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	4.50%	4.59%
03 MONTHS	5.00%	5.12%	5.50%	5.61%
06 MONTHS	6.50%	6.70%	7.00%	7.12%
12 MONTHS	8.00%	8.30%	8.50%	8.50%
18 MONTHS	8.00%	8.30%	8.75%	8.57%
24 MONTHS	8.00%	8.30%	9.00%	8.63%
36 MONTHS	8.00%	8.30%	9.25%	8.51%
48 MONTHS	8.00%	8.30%	9.75%	8.58%
60 MONTHS	8.00%	8.30%	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

## Senior Citizens Rates (above 60 years old) - effective from 1st February 2022

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	5.00%	5.12%
03 MONTHS	5.50%	5.64%	6.00%	6.14%
06 MONTHS	7.00%	7.23%	7.50%	7.64%
12 MONTHS	9.00%	9.38%	9.50%	9.50%
18 MONTHS	9.00%	9.38%	9.75%	9.53%
24 MONTHS	9.00%	9.38%	10.00%	9.54%
36 MONTHS	9.00%	9.38%	10.25%	9.35%
48 MONTHS	9.00%	9.38%	10.75%	9.35%
60 MONTHS	9.00%	9.38%	11.50%	9.51%

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# Fees and Charges

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## Fees and Charges | Dialog Finance Savings

Dialog Finance - Savings – Fees and Charges		
<b>Savings account</b>	Account below balance service fee	No charges
<b>ATM charges</b>	Issuance charges	FOC
	Cash withdrawal from Lankapay network ATM's	Rs 25.00
	Balance inquiry from Lankapay network ATM's	Rs 7.50
<b>Fund transfers</b>	CEFT charges	Rs 20.00

Effective date: 1<sup>st</sup> April 2021



## Leasing – Other Charges and Fees

Fee Type	
Documentation/ Processing fee	Rs. 5,000 (> 1Mn)
	Rs. 3,000 (<1Mn)
Early Settlement Fee	60% Interest Rebate (Standard)
	100% Interest Rebate (Subject to new Facility)
	90% Interest Rebate ( Refinance)
RMV Processing Fee	Rs. 1,000
Re-issue - Duplicate Deletion	Rs. 1500
Re-issue - Transfer Papers	Rs. 3000
Sale of Asset at Settlement	Rs. 5000
Invoice Processing Fee	Rs. 1000
Balance Confirmation	Rs. 500
Facility amendments	Rs. 5,000 (> 1Mn)
	Rs. 3,000 (<1Mn)
CRIB clearance	Rs. 1,000
Yard Admin fee	Rs. 4,000
Parking fee	Rs. 2,000 per month (Motor bikes)
	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
No 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

Effective date: 1<sup>st</sup> April 2021

# Other Charges and Fees for Term Loans, Revolving Loans, PO / Invoice Financing and Margin Trading

Product	Term Loans				
Segment	Individual/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 settlement 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				
Product	PO/ Invoice Financing				
Short Term tenor less than 12 months	Documentation/ Processing Fee			Early settlement Fees	
	Standard	Min Rs	Max Rs	Max	Min
<b>Documentation/ Processing Fee</b>	0.15%	22,500	200,000	4%	Refer waivers
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 charge is not applicable or lower than monthly service charge at any given month)				
PD Cheque Returns/Debtor Cheque Return fee	Rs. 1,000				
Product	Margin Trading				
<b>Processing fee</b>	<b>Rs. 2,500 (up to Rs. 5mn share portfolio), Rs. 4,000 (above Rs. 5mn share portfolio)</b>				



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