



Dialog
FINANCE

Rates and Charges

(Updated on 18.05.2022)

Interest Rates

Effective date: 1st February 2022



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

- Individual Savings -Rs.25,000/- & above deposit value -10.90%
- Corporate Savings -Rs.25,000/- & above deposit value -4.00%
- Corporate Savings -below Rs.25,000/- deposit value -3.50%
- Minor Savings -11.90%
- Touch Fuel Savings -2.00%
- Goal Based Fixed Deposit -19.38%

*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

Non-Senior citizen rates (below 60 years old) - effective from 23rd April 2022

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	10.00%	10.47%
03 MONTHS	15.00%	16.08%	16.00%	16.99%
06 MONTHS	16.00%	17.23%	17.00%	17.72%
12 MONTHS	16.50%	17.81%	17.50%	17.50%
18 MONTHS	16.50%	17.81%	17.50%	16.81%
24 MONTHS	16.50%	17.81%	17.50%	16.19%
36 MONTHS	16.50%	17.81%	17.50%	15.10%
48 MONTHS	16.50%	17.81%	17.50%	14.19%
60 MONTHS	16.50%	17.81%	17.50%	13.40%

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Corporate Rates - effective from 1st May 2022

PERIOD	Monthly rate		Maturity Rate	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	10.00%	10.47%
03 MONTHS	15.00%	16.08%	16.00%	16.99%
06 MONTHS	16.00%	17.23%	17.00%	17.72%
12 MONTHS	16.50%	17.81%	17.50%	17.50%
18 MONTHS	16.50%	17.81%	17.50%	16.81%
24 MONTHS	16.50%	17.81%	17.50%	16.19%
36 MONTHS	16.50%	17.81%	17.50%	15.10%
48 MONTHS	16.50%	17.81%	17.50%	14.19%
60 MONTHS	16.50%	17.81%	17.50%	13.40%

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Senior Citizens Rates (above 60 years old) - effective from 23rd April 2022

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	10.00%	10.47%
03 MONTHS	15.00%	16.08%	16.00%	16.99%
06 MONTHS	16.00%	17.23%	17.00%	17.72%
12 MONTHS	17.00%	18.39%	18.00%	18.00%
18 MONTHS	17.00%	18.39%	18.00%	17.27%
24 MONTHS	17.00%	18.39%	18.00%	16.62%
36 MONTHS	17.00%	18.39%	18.00%	15.48%
48 MONTHS	17.00%	18.39%	18.00%	14.52%
60 MONTHS	17.00%	18.39%	18.00%	13.70%

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Fees and Charges



Fees and Charges | Dialog Finance Savings

Dialog Finance - Savings – Fees and Charges		
Savings account	Account below balance service fee	No charges
ATM charges	Issuance charges	FOC
	Cash withdrawal from Lankapay network ATM's	Rs 25.00
	Balance inquiry from Lankapay network ATM's	Rs 7.50
Master Debit card	New card issuance fee	Rs 400.00
	Annual fees	Rs 400.00
	Cash withdrawal from Lankapay network ATM's	Rs 25.00
	Balance inquiry from Lankapay network ATM's	Rs 7.50
	Cash withdrawal from overseas ATM	Rs 500.00
	Card replacement fees	Rs 400.00
Fund transfers	CEFT	Free of charge until 31.12.2022

Effective date: 1st April 2022

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: 1st 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
Documentation/ Processing Fee	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				
Processing fee	Rs. 2,500 (up to Rs. 5mn share portfolio), Rs. 4,000 (above Rs. 5mn share portfolio)				



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