



**Dialog**  
**FINANCE**

Rates and Charges

# Interest Rates

Effective date: 5<sup>th</sup> October 2021

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

- Individual Savings -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%

\*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 05th January 2021

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	<b>4.50%</b>	4.59%
03 MONTHS	<b>4.50%</b>	4.59%	<b>4.75%</b>	4.84%
06 MONTHS	<b>4.75%</b>	4.85%	<b>5.00%</b>	5.06%
12 MONTHS	<b>5.50%</b>	5.64%	<b>6.50%</b>	6.50%
18 MONTHS	<b>5.50%</b>	5.64%	<b>6.50%</b>	6.40%
24 MONTHS	<b>6.00%</b>	6.17%	<b>7.00%</b>	6.77%
36 MONTHS	<b>6.00%</b>	6.17%	<b>7.50%</b>	7.00%
48 MONTHS	<b>6.75%</b>	6.96%	<b>7.75%</b>	6.98%
60 MONTHS	<b>7.00%</b>	7.23%	<b>8.00%</b>	6.96%

\*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 05th January 2021

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	<b>4.00%</b>	4.07%
03 MONTHS	<b>4.25%</b>	4.33%	<b>4.50%</b>	4.58%
06 MONTHS	<b>4.50%</b>	4.59%	<b>4.75%</b>	4.81%
12 MONTHS	<b>5.25%</b>	5.38%	<b>6.25%</b>	6.25%
18 MONTHS	<b>5.25%</b>	5.38%	<b>6.25%</b>	6.16%
24 MONTHS	<b>5.75%</b>	5.90%	<b>6.75%</b>	6.54%
36 MONTHS	<b>5.75%</b>	5.90%	<b>7.25%</b>	6.78%
48 MONTHS	<b>6.50%</b>	6.70%	<b>7.50%</b>	6.78%
60 MONTHS	<b>6.75%</b>	6.96%	<b>7.75%</b>	6.77%

\*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 05th January 2021

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	<b>4.50%</b>	4.59%
03 MONTHS	<b>4.50%</b>	4.59%	<b>4.75%</b>	4.84%
06 MONTHS	<b>4.75%</b>	4.85%	<b>5.00%</b>	5.06%
12 MONTHS	<b>6.00%</b>	6.17%	<b>7.00%</b>	7.00%
18 MONTHS	<b>6.00%</b>	6.17%	<b>7.00%</b>	6.88%
24 MONTHS	<b>6.00%</b>	6.17%	<b>7.00%</b>	6.77%
36 MONTHS	<b>6.00%</b>	6.17%	<b>7.50%</b>	7.00%
48 MONTHS	<b>7.25%</b>	7.50%	<b>8.25%</b>	7.39%
60 MONTHS	<b>7.50%</b>	7.76%	<b>8.50%</b>	7.34%

\*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

## Special Scheme -Minimum Deposit Requirement - Rs.2Mn - effective from 05th January 2021

PERIOD	MONTHLY		MATURITY	
	NOMINAL	A.E.R.	NOMINAL	A.E.R.
01 MONTH	-	-	<b>4.75%</b>	4.85%
03 MONTHS	<b>4.75%</b>	4.85%	<b>5.00%</b>	5.09%
06 MONTHS	<b>5.00%</b>	5.12%	<b>5.25%</b>	5.32%
12 MONTHS	<b>5.75%</b>	5.90%	<b>6.75%</b>	6.75%
18 MONTHS	<b>5.75%</b>	5.90%	<b>6.75%</b>	6.64%
24 MONTHS	<b>6.00%</b>	6.17%	<b>7.00%</b>	6.77%
36 MONTHS	<b>6.00%</b>	6.17%	<b>7.50%</b>	7.00%
48 MONTHS	<b>7.00%</b>	7.23%	<b>8.00%</b>	7.19%
60 MONTHS	<b>7.25%</b>	7.50%	<b>8.25%</b>	7.15%

# 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



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