



**Dialog**  
**FINANCE**

# Rates and Charges

(Updated on 15.11.2021)

# 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 -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 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

## 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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