

| Account Maintanences | | | | |
|---|---|-----------------|--------------------|---|
| 1 Savings Accounts | | | | |
| | | | Frequency | Fees and Commission |
| 1.1 | Minimum Monthly average balance to be maintain | | Monthly | 500 |
| 1.2 | Minimum Balance fee per month | | Monthly | 50 |
| 1.3 | Dormant Account Maintenance Charge | | Per Quarter | 100 |
| 1.4 | Issue of Duplicate Passbook | | Per Event | 500 |
| 1.5 | Account Closure | | Per Event | 500 |
| 1.6 | Account Statement | Daily | Per Month | 2,000 |
| | | Weekly | Per Month | 1,000 |
| | | Monthly | Per Month | 500 |
| | | Quarterly | | Free |
| | For printed statements additionally (current year) | | Per Page | 50 |
| | For printed statements additionally (except current year) | | Per Page | 100 |
| 2 Current Accounts | | | | |
| 2.1 Personal Current Account | | | | |
| | | | Frequency | Fees and Commission |
| 2.1.1 | Minimum Monthly average | | Monthly | 5,000 |
| 2.1.2 | Minimum Balance fee per month | | Monthly | 250 |
| 2.1.3 | Normal Closure | | Per Event | 1,000 |
| | Bad Conduct | | Per Event | 2,000 |
| 2.2 Business Current Account | | | | |
| | | | Frequency | Fees and Commission |
| 2.2.1 | Minimum Monthly average | | Monthly | 10,000 |
| 2.2.2 | Minimum Balance fee per month | | Monthly | 1,000 |
| 2.2.3 | Normal Closure | | Per Event | 2,000 |
| | Bad Conduct | | Per Event | 5,000 |
| 2.3 Cheques | | | | |
| | | | Frequency | Fees and Commission |
| 2.3.1 | Issuance of Cheque Books | | Per Leaf | 35 |
| 2.3.2 | Continuous Cheque Leafs / Special design | | Per Leaf | 35 + Printing cost |
| 2.3.3 | Loose Leaf | | Per Leaf | 200 |
| 2.3.4 | Cheque Book reported lost (Entire cheque book / unused part) | | Per Book | 5,000 |
| 2.3.5 | Paid Cheque Photo Copies | | Per copy | 200 |
| 2.3.6 | Additional Fee For Unreturned Cheque Leaves (Account Closure) | | Per Leaf | 50 |
| 2.4 Return of Cheques | | | | |
| | | | Frequency | Fees and Commission |
| | Inward Cheque Returns (Cargills Bank Cheques) | | | |
| 2.4.1 | Due to Inadequate funds (RD) | | Per Event | 5,000 |
| 2.4.2 | Effects not Realized (ENR) | | Per Event | 1,500 |
| 2.4.3 | Technical Errors | | Per Event | 500 |
| 2.4.4 | Payment Postponed Pending Drawer's Confirmation (PPDC) | | Per Event | 4,000 |
| 2.4.5 | Transfer Chq represented - RD | | Per Event | 250 |
| 2.4.6 | Late Return Charges | | Per Event | Charges equivalent to the relevant Cheque Return Reason |
| | Outward Cheque Returns (Other Bank Cheques) | | | |
| 2.4.7 | Outward Cheque Returns | | Per Cheque | 200.00 + Postage |
| 2.4.7 | Issuance of duplicate Cheque return notification | | Per CRN | 500 |
| 2.5 Stop Payments | | | | |
| | | | Frequency | Fees and Commission |
| 2.5.1 | Account with adequate funds | | Per Leaf | 1,500 |
| 2.5.2 | Account without funds | | Per Leaf | 5,000 |
| 2.5.3 | Revocation of a Stop Payment/ per Request | | Per Event | 1,500 |
| 2.5.4 | Renewal of Stop Payment | | Per Event | 1,500 |
| 2.6 Cheques marked for payment | | | | |
| | | | Frequency | Fees and Commission |
| 2.6.1 | Outward collection | | Per Event | 3,500 |
| 2.6.2 | Outward purchase | | Per Cheque | 3,000 |
| 2.6.3 | Inward | | Per Cheque | 2,000 |
| 2.7 Account Statement | | | | |
| | | Daily | Per Month | 2,000 |
| | | Weekly | Per Month | 1,000 |
| | | Monthly | | Free |
| | For printed statements additionally | | Per Page | 50 |
| 3 Fixed Deposit | | | | |
| | | | Frequency | Fees and Commission |
| 3.1 | Premature withdrawals | | Per Event | Free *Interest paid at normal savings rate for FDs held beyond 30 days** |
| 3.2 | Issuance of Duplicate Receipt | | Per Event | 1,000 |
| 3.3 | Issuance of Duplicate Renewal Notice | | Per Event | 100 |
| 3.4 | WHT Certificate Re-issuance | | Per Request | 500 |
| 4 Common Charges | | | | |
| | | | Frequency | Fees and Commission |
| 4.1 E Statements (Registered) | | | | |
| 4.1.1 | On stipulated frequency | | Monthly | Free |
| 4.1.2 | Other than stipulated frequency | | Daily - Per Month | 1,000 |
| | | | Weekly - Per Month | 500 |
| 4.2 Pay Orders | | | | |
| 4.2.1 | Issuance | A/C Holder | Per Event | 600 |
| | | Non A/C Holder | Per Event | 2,000 |
| 4.2.2 | Cancellation | A/C Holder | Per Event | 1,500 |
| | | Non A/C Holder | Per Event | 1,500 |
| 4.2.3 | Issuance of Duplicate Pay Orders | A/C Holder | Per Event | 2,000 |
| | | Non A/C Holder | Per Event | 2,000 |
| 4.3 Balance/Account Confirmation | | | | |
| 4.3.1 | Individual | Standard format | Per Event | 600 |
| | | Special format | Per Event | 1,000 |
| 4.3.2 | Corporate | Standard format | Per Event | 1,500 / USD 10 |
| | | Special format | Per Event | 1,500 / USD 10 |
| 4.3.3 | Search Fee For Collection Of Data For Tax Purposes, Interest Recovered /Paid (Additional Fee for previous year) | | | 1,000 |
| 4.4 Additional Statement (Per Statement) | | | | |
| 4.4.1 | Within 12 months | Personal | Per Page | 200 |
| | | Business | Per Page | 200 |
| 4.4.2 | After 12 months | Personal | Per Page | 250 |
| | | Business | Per Page | 500 |
| 4.4.3 | Temporary statement | | Per Page | 200 |
| 4.5 FCY Issuance of Notes | | | | |
| 4.5.1 | Rupee Account | | Per Event | 1% |
| 4.5.2 | Foreign Currency Account | | Per Event | 0.75% |
| 4.6 Cash Orders | | | | |
| 4.6.1 | Preparation of cash denominations for bulk payments | | Per Cash Order | 1,500 |

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| 4.7 ATM Charges | | | |
| 4.7.1 | Cargills Bank Limited ATM's | Cash Withdrawal | Balance Inquiry |
| 4.7.2 | Other Local Banks ATM's Network connected to Lanka Pay | | |
| 4.7.3 | Foreign Bank ATM's (MasterCard, Cirrus, Maestro accepted ATM's) | | |
| 4.7.4 | * Foreign Banks Cash Withdrawals and Balance Inquiries may be subjected to an additional charge. | | |
| 4.8 Other Type of Fee Charges - DEBIT | | | |
| 4.8.1 | Annual Fee - 1st year | | 750 |
| 4.8.2 | Annual Fee - 2nd year onwards | | 600 |
| 4.8.3 | Card Replacement Fee | | 750 |
| 4.8.4 | Over the Air Code (OTAC) Issuance/ Replacement Fee | | Free |
| 4.8.5 | PIN Replacement Fee | | 50 |
| 4.8.6 | Mini Statement Advice Printing Fee | | 2 |
| 4.8.7 | Image Card service fee-Own Images | | 750 |
| 4.8.8 | Image Card service fee-Gallery Images | | 500 |
| 4.8.9 | Image Replacement fee (Additionally Card replacement fees applicable) | | 250 |
| 4.9 Online Banking | | | |
| 4.9.1 | Online Banking Setup Fee (Individual) | Per Request | Free |
| 4.9.2 | Online Banking Setup Fee (Business Banking) | Per Request | 1,000 |
| 4.9.3 | Online Banking Annual Fee (Individual) | Per Event | 300 |
| 4.9.4 | Online Banking Annual Fee (Business Banking) | Per Event | 1,000 for first 3 users & 500 for each additional users |
| 4.10 SMS Alerts | | | |
| 4.10.1 | SMS Alerts Setup Fee | Per Event | Free |
| 4.10.2 | Annual Fee - 02nd Year onwards | Per Annum | 250 |
| 4.11 Utility Bill Charges | | | |
| 4.11.1 | LECO / Water / CEB / SLT Bills | Over The Counter (Account Holders) | Per Event |
| | | | 25 |