

Nations Trust Bank PLC

| Guide to Services and Fees |

SriLankan Airlines
Platinum
American Express Card

American Express
Centurion Platinum Card

American Express
Gold Card

Blue American Express
Card

American Express
Green Corporate
Card

American Express
Gold Corporate Card

MEMBERSHIP FEE

Joining fee - Primary	Nil	Nil	Rs. 1,250	Rs.300	Nil	Nil
Joining fee - Supplementary	Nil	Nil	Rs. 500	Rs.500	Nil	Nil
Annual fee - Primary	Rs. 10,000	Rs. 5,000	Rs. 3,200	Rs. 1,500	Rs. 500	Rs. 9,500
Annual fee - Supplementary	Rs. 1,000 <small>(1st three supp's free)</small>	Rs. 1,000	Rs. 1,000	Rs. 750	Nil	Nil
Shared Card - Annual Fee (MasterCard)	Nil	Nil	Nil	Nil	Rs. 2,000	Rs. 2,000

FINANCIAL FEES

Finance charge	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)
Cash advance interest	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)	1.50% p.m (18% p.a)
Cash advance fee (Overseas)	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value	USD 4 + 5% on face value
Cash advance fee (locally)	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value	Rs. 750 + 5% on face value
Maximum credit period on new purchases	50 days	50 days	50 days	50 days	50 days	50 days
Minimum credit period on new purchases	20 days	20 days	20 days	20 days	20 days	20 days
Minimum amount due whichever is higher	2.5% or Rs. 250	2.5% or Rs. 250	2.5% or Rs. 250	2.5% or Rs. 250		

PENALTY FEES

Late payment fee	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200
Excess charge over credit limit	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200	Rs. 1,200

ACCOUNT MAINTENANCE FEE

Processing fee for an urgent application	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750
Returned cheques (lack of funds)	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000	Rs. 1,000
Returned cheques (other reasons)	Rs.200	Rs.200	Rs.200	Rs.200	Rs.200	Rs.200
Limit enhancement fee (normal)	Rs.600	Rs.600	Rs.600	Rs.600	Rs.600	Rs.600
<small>(Including a processing fee of Rs. 200)</small>						
Limit enhancement fee (within 24 hours)	Rs. 900	Rs. 900	Rs. 900	Rs. 900	Rs. 900	Rs. 900
<small>(Including a processing fee of Rs. 200)</small>						
Visa letter	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Rs. 500
Card replacement fee	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750
One copy free, 2nd copy onwards each <small>(previous month statement copy will be free)**</small>	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Copies of sale voucher	Free	Free	Free	Free	Free	Free
PIN replacement fee	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Rs. 200
Billing cycle change	Free	Free	Free	Free	Free	Free
Early renewal fee	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750	Rs. 750
Re-couriering of cards	Free	Free	Free	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free	Free	Free	Free
Overseas courier fee	Rs. 4,000	Rs. 4,000	Rs. 4,000	Rs. 4,000 Rs. 500	Rs. 4,000 Rs. 500	Rs. 4,000 Rs. 500
Cash Temp Increase - Processing fee	Rs.500	Rs.500	Rs.500			
Temp Extension - Processing fee	Rs.200	Rs.200	Rs.200	Rs. 200	Rs. 200	Rs. 200
Card Upgrade / Downgrade Processing fee	Rs. 200	Rs. 200	Rs. 200	Rs. 200	Nil	Nil
Urgent Blue Card fee	Nil	Nil	Nil	Rs. 750	Nil	Nil

SERVICE FEES

SMSAlert	Rs.250	Rs.250	Rs.250	Rs. 250 (1st year free)	Rs.250	Rs.250
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REWARDS

Membership Rewards Fee	Nil	Free	Rs. 250	Nil	Nil	Nil
Membership Rewards Plus Fee	Nil	Free	Rs. 500	Nil	Nil	Nil