

Nations Trust Bank PLC
| Guide to Services and Fees |

	American Express GoldCard	Blue American ExpressCard
Membership Fee		
Joining fee-Primary	Rs.1,250	Rs.300
Joining fee-Supplementary	Rs.500	Rs.500
Annual fee-Primary	Rs.4,000	Rs.2,500
Annual fee-Supplementary	Rs.1,500	Rs.1,000
Shared Card –Joining Fee	Rs. 1,500	Rs. 1,000
Shared Card –Joining Fee – Supplementary	Nil	Nil
Financial Fees		
Finance Charge	2.16%p.m (26% p.a.)	2.16%p.m (26% p.a.)
Cash advance interest	2.16%p.m (26% p.a.)	2.16%p.m (26% p.a.)
Cash advance fee(Overseas)	USD 5 +5% on face value	USD 5 +5% on face value
Cash advance fee(Locally)	Rs. 1,250 +5% on facevalue	Rs. 1,250 +5% on facevalue
Maximum credit period on new purchases	50 days	50days
Minimum credit period on new purchases	20 days	20days
Minimum amount due whichever is higher	4% orRs250	4% orRs250
Penalty Fees		
Late Payment Fee	Rs. 1,750	Rs. 1,750
Excess Charge over credit limit	Rs. 1,750	Rs. 1,750
Account Maintenance Fee		
Processing fee for an urgent application	Rs.1,500	Rs.1,500
Returned cheques (lack of funds)	Rs.4,500	Rs.4,500
Returned cheques (other reasons)	Rs.500	Rs.500
Limit enhancement fee(normal) (Including a processing fee of Rs.200)	Rs.750	Rs.750
Limit enhancement fee (within 24 hours)(including a processing fee of Rs.200)	Rs.1,500	Rs.1,500
Visa letter	Rs.1,000	Rs.1,000
Card replacement fee	Rs.1,750	Rs.1,750
Onecopyfree,2ndcopyonwardseach (previous month statement copy will be free) **	Rs.200	Rs.200
Copies of sale voucher	Free	Free
PIN replacement fee	Rs.200	Rs.200
Billing cycle change	Free	Free
Early renewal fee	Rs.750	Rs.750
Re-couriering of cards	Free	Free
Standing instruction % changing fee	Free	Free
Overseas courier fee	Charged based on actualcourier fees	Charged based on actualcourier fees
Cash Temp Increase-Processing fee	Rs.1,000	Rs.1,000
Temp Extension- Processing fee	Rs.1,000	Rs.1,000
Card Upgrade Processing fee	Rs.200	Rs.200
Card Downgrade Processing fee	Rs.1,000	Rs.1,000
Installment transaction Pre-closure PenaltyFee	Rs.500	Rs.500
Membership Rewards redemption processingfee	Rs.200	Nil
Service Fees		
SMS Alert	Rs.500	Nil
Digital Banking Fees	Rs. 1000	Rs. 1000
Rewards		
Membership Rewards Fee	Rs.250	Nil
Membership Rewards Plus Fee	Rs.500	Nil

The above tariff will be applicable from 15th March 2024

Exchange rates for overseas / foreign currency transaction billing:

All foreign currency transactions will be converted using the prevailing USD / LKR exchange rate maintained by the Bank, In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by American Express and MasterCard before being converted to the billing currency. In order to mitigate local exchange rate movements an additional amount (up to 2.5%) will be added to the rate at the time of billing.