

**Citizens Development Business Finance PLC**Information updated as at: 15<sup>th</sup> September 2025

Type of Product	Type of Fees, Charges and Commission	Rate/ Amount (Rs.)	Remarks
<b>Credit cards</b>	Annual fee primary	FOC	For all Card types
	Annual fee supplementary	FOC	For all Card types
	Joining fee primary Standard Card	3,000.00	
	Joining fee primary Gold Card	3,500.00	
	Joining fee primary Titanium Card	4,000.00	
	Joining fee primary Platinum Card	4,500.00	
	Joining fee primary World Card	5,000.00	
	Joining fee supplementary Standard, Gold and Titanium Cards	1,750.00	
	Joining fee supplementary Platinum	2,000.00	
	Joining fee supplementary World	3,000.00	
	Replacement Card	2,000.00	For all Card types
	Additional statement request	400.00	For all Card types
	Limit enhancement fee (Permanent)	1,000.00	For all Card types
	Limit enhancement fee (Temporary)	1,500.00	For all Card types
	ATM cash advance fee	1,000 or 5% of cash withdrawal amount whichever is higher	For all Card types
	ATM cash withdrawal (overseas)	1,000 or 5% of cash withdrawal amount whichever is higher	For all Card types
	Cheque return fee	3,500.00	For all Card types
	Cash Advance Limit - Standard, Gold, Titanium and Platinum Cards	20% from the card limit	
	Cash Advance Limit – World Cards	10% from the card limit	
	Auto debit failure charges	1,000.00	For all Card types
	Interest	26%	For all Card types
	Stamp duty (International Transactions)	25.00	For all Card types
	Late payment fee	1,950.00	For all Card types
	Over limit fee	1,750.00	For all Card types
	EMI Foreclosure fee	4% + Balance Processing Fee	For all Card types
	Charge slip retrieval request fee	200.00	For all Card types
	Balance confirmation letter (3 Day)	750.00	For all Card types
	Balance confirmation letter (Same Day)	1,000.00	For all Card types
	Paper Statement fee	300.00	For all Card types
	Card Upgrade fee	2,000.00	For all Card types

	Card Downgrade fee	2,000.00	For all Card types
	Recovery Letter Postal Charges	200.00	For all Card types
	<u><b>EMI Tenor – Processing Fee</b></u>		
	3 Months	3%	For all Card types
	6 Months	5.5%	
	12 Months	10%	
	24 Months	20%	
<b>Cash Backed Loans</b>	Interest rate	5% on max of AER or Nominal Rate	
<b>Gold Loans</b>	Service Charges Up to 99,999	1.25%	
	100,000 - 499,999	1.25%	
	500,000 - 999,999	1.40%	
	1Mn and Above	1%	
	Interest Rate Up to 99,999	2.00%	* monthly
	100,000 - 499,999	1.67%	* monthly
	500,000 - 999,999	1.44%	* monthly
	1Mn and Above	1.44%	* monthly
	OD Charges	0.5%	* monthly
<b>Margin Trading</b>	Interest Rates	10.5% - 14.5%	
	Processing Fee	3,500.00 -5,000.00	
<b>Property / Non-Auto Loans</b>	Interest Rate	14%-17%	
	Processing Charges		
	- Below 5 Mn	1%	of the Facility Value
	- 5 Mn - 25 Mn	0.75%	of the Facility Value
	- Above 25 Mn	0.50%	of the Facility Value
	Legal Charges		
	- Below 5 Mn	1%	of the Facility Value
	- 5 Mn - 25 Mn	0.75%	of the Facility Value
	- Above 25 Mn	0.50%	of the Facility Value
	Document Charges	2,750.00	Per Facility
	Inspection Charges	2,250.00	Per Facility
	Cheque Return Charges	3,500.00	Per Transaction
	CRIB Charges	750.00	Per CRIB
<b>Auto Finance</b>	Interest Rate	13%- 20%	
	Processing Charges	2%	of the Facility Value

	Document Charges	2,750.00	Per Facility
	Inspection Charges	2,250.00	Per Facility
	Processing Fees	4,000.00	Per Facility
	Cheque Return Charges	3,500.00	Per Transaction
	CRIB Charges	750.00	Per CRIB
<hr/>			
<b>3W Leasing</b>	Interest Rate	22% - 30%	
	Processing Charges	3,000.00	Subject to 5% of the Facility Value
	- Below 100,000		
	- 100,000 – 200,000	10,000.00	Subject to 5% of the Facility Value
	- 200,000 – 300,000	15,000.00	Subject to 5% of the Facility Value
	- Above 300,000	20,000.00	Subject to 5% of the Facility Value
	Document Charges	2,000.00	Per Facility
	Cheque Return Charges	3,500.00	Per Transaction
	CRIB Charges	750.00	Per CRIB
<hr/>			
<b>Solar loans</b>	Interest Rate	14% -16%	
	Document Charges	650.00	Per Facility
	Cheque Return Charges	3,500.00	Per Transaction
	CRIB Charges	750.00	Per CRIB
<hr/>			
<b>Islamic finance</b>	Document Charges	2,750.00	Per Facility
	Inspection Charges	2,250.00	Per Facility
	Cheque Return Charges	3,500.00	Per Transaction
	CRIB Charges	750.00	Per CRIB
<hr/>			
<b>Annual Credit Review</b>	Facility Value		
	- Up to 500,000	2,000.00	Per Facility
	- 500,000 – 1,000,000	2,500.00	
	- 1,000,000 – 2,500,000	3,000.00	
	- 2,500,000 – 5,000,000	4,000.00	
	- 5,000,000 – 10,000,000	4,500.00	
	- Above 10,000,000	5,000.00	
<hr/>			
<b>Charges relating to Recovery Operations</b>	Status Report Charge	250.00	Per Report

	Not paid rental charge- Apply if payment not made on due date - 3W/ 2W/ Mini Truck Lease/ Tractor / PLEDGE LOAN/ Personal Loan - Solar Loan/Operating Lease EV/ Machinery Loan/ Finance Lease EV - Other	500.00 1,000.00 750.00	
	Recovery Field Officer Visit Charges	Up to 2,500.00	
	Full settled Letter Charge	250.00	
	Over Due Charges – Per Day Per Month	0.2% 6%	
	Recovery call charges	Up to 150.00	Per call
	Issue Of Invoice	500.00	
	Balance Confirmation Letter	500.00	
	Court No objection Letter	1,000.00	
	Duplicate Deletion Charge	2,500.00	
	Letter Of Demand	2,500.00	
	Letter of Repossession	750.00	
	Postal Charges - Normal Post	250.00	
	Registered Post	750.00	

### **Liability products**

<b>FDs</b>	Interest Rates 1 Month 3 Months 6 Months 12 Months 18 Months 24 Months 36 Months 48 Months 60 Months	Please refer our web site for latest interest rates. <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a>	
------------	--	---	--

<b>Savings</b>	Interest Rates - Real Savings Salary Plus Savings Platinum Savings Mudarabha Deegayu Savings Wings Platinum Savings Wings Real Savings Minor Savings – General Scheme Minor Savings - Gift Scheme	Please refer our web site for latest interest rates. <a href="https://www.cdb.lk/rates-tariffs">https://www.cdb.lk/rates-tariffs</a>	
----------------	---	---	--

<b>Service charges for FDs and Savings</b>	Balance Confirmation Letter	500.00	Per Letter
	Balance Confirmation Letter - Customized	1,000.00	Per Letter
	Account Statement	200.00	Per Page
	Account Maintenance Fee for not operated Savings accounts	250.00	Per Month
	WHT Certificate	FOC	Per Certificate
	Processing Fee for Misplaced Pass Book	500.00	Per Passbook
	Processing Fee for Misplaced FD Certificate	500.00	Per FD certificate
	Standing Instructions	100.00	Set up fee
	Standing Instructions	50.00	Per transaction for external Accounts (Internal Accounts FOC)
	WHT	10%	On Interest
<b>Debit cards</b>			
	New Debit Card	500.00	
	Name Embossed Debit Card – (New or Replacement)	750.00	
	Replacement Card	500.00	
	Annual fee	400.00	
	ATM Fees (CDB/Commercial Bank)		
	Cash withdrawals (Per Transaction)	5.00	
	Balance inquiry (Per Transaction)	10.00	
	Fund transfer	5.00	
	Mini statement (Per Transaction)	10.00	
	ATM Fees (Other local ATMs) - Cash withdrawals (Per Transaction) - Balance inquiry (Per Transaction)	75.00 50.00	
	ATM Fees (International ATMs) - Cash withdrawals (Per Transaction) - Balance inquiry (Per Transaction)	1,000.00 150.00	
<b>Digital Finance Services</b>			
	<u>Bill Payments</u> - Water Bill Payments	20.00	
	- Electricity Bill Payments - LECO	20.00	
	- Electricity Bill Payments – CEB 0.0 - 200.00	10.00	

	200.01 - 1000.00 1000.01 - 1000000.00	15.00 20.00	
	- Other Bill Payments – Ex: Data reloads to mobile	FOC	
	<u>Other</u> - Joining Fee	FOC	
	- Annual Fee	FOC	
	- Fund transfers to CDB bank Accounts	FOC	
	- Fund transfers to other bank accounts	25.00	Per Transaction
	<u>Just Pay Top-Up Charges</u> Less than 50.00	1.00	
	50.00 – 100.00	1.00	
	100.00 – 250.00	1.00	
	250.00 – 1,000.00	1.00	
	1,000.00 – 2,000.00	4.00	
	2,000.00 – 4,000.00	8.00	
	4,000.00 - 6,000.00	12.00	
	6,000.00 - 8,000.00	16.00	
	8,000.00 - 50,000.00	20.00	
	QR payment charges- Merchant	1%	Per Transaction
<b>Money Exchange</b>	Exchange fee - CDB Customer	1.50%	
	- Non CDB Customer	2%	