Annexure I

Citizens Development Business Finance PLC

Information updated as at: 01st November 2026

Type of Product	Type of Fees, Charges and Commission	Rate/ Amount (Rs.)	Remarks
Credit cards	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 - Purchase	28%	For all Card types
	Interest - Cash Withdrawals	28 %	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
	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
	EMI Tenor – Processing Fee 3 Months 6 Months 12 Months 24 Months	 3% 5.5% 10% 20%	For all Card types
Cash Backed Loans	Interest rate	5% on max of AER or Nominal Rate	
Gold Loans	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 01 Month	2.25%	* monthly
	03 Months	1.58% - 2.25%	* monthly
	06 Months	1.67%	* monthly
	1Mn and Above	1.67%	* monthly
	OD Charges	1%	* monthly
Margin Trading	Interest Rates	13.5% - 16.5%	
	Processing Fee	3,500.00 -5,000.00	
Property Loans	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	0.5% or 250,000 whichever is lowest	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	0.5% or 250,000 whichever is lowest	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
MSME/Agri/Fishery/Machinery	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	0.5%	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	0.5%	of the Facility Value
	Stamp Charge	0.10%	of the Facility Value
	STR Charges (if applicable)	1500	Per Facility
	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
Auto Finance	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
	Stamp Fees Leasing Hire Purchase Loan	 2% 1% 0.1%	
	STR Charge	1500.00	Per Facility
3W /2W Leasing	Interest Rate	22% - 30%	
	Processing Charges - Below 100,000	3,000.00	Subject to 5% of the Facility Value
	- 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
Solar loans	Interest Rate	14% -16%	

	Document Charges	650.00	Per Facility
	Cheque Return Charges	3,500.00	Per Transaction
	CRIB Charges	750.00	Per CRIB
	STR Charge	1500	Per Facility
Pledge Loans	Processing Charges		
	Below 99,000	3000.00	Per Facility
	100,000 – 499,000	4000.00	Per Facility
	500,000 – 999,999	5000.00	Per Facility
	Above 1,000,000	7500.00	Per Facility
	Document Charges	2750.00	Per Facility
	inspection Fee	2250.00	Per Facility
	CRIB Charges	750.00	Per Facility
	Cheque Return Charges	3500.00	Per Facility
Personal loans	Interest Rate	14% -16%	
	Processing Charges		
	Up to 500,000	5000.00	Per Facility
	500,001 - 1,000,000	7500.00	Per Facility
	1,000,001 - 1,500,000	9000.00	Per Facility
	1,500,001 - 2,000,000	12000.00	Per Facility
	Above 2,000,000	14500	Per Facility
	Stamp Fee	0.1%	of the Facility Value
	CRIB Charges	750.00	Per Facility
	Cheque Return Charges	3500.00	Per Facility
Revolving loans	Interest Rate	14% -16%	
	Processing Charges	0.5%	of the Facility Value
	Document Charges	2750.00	Per Facility
	Inspection Charges	2250.00	Per Facility
	Processing Fees	4000.00	Per Facility
	STR Charges	1500.00	Per Facility
	CRIB Charges	750.00	Per Facility
	Cheque Return Charges	3500.00	Per Facility
Islamic finance	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
Annual Credit Review	Facility Value - Up to 500,000 - 500,000 – 1,000,000 - 1,000,000 – 2,500,000 - 2,500,000 – 5,000,000 - 5,000,000 – 10,000,000 - Above 10,000,000	 2,000.00 2,500.00 3,000.00 4,000.00 4,500.00 5,000.00	Per Facility

Charges relating to Recovery Operations	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	Recovery Expenses Related to the Delinquent Portfolio	
	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			
FDs	Interest Rates 1 Month	Please refer our web site for latest interest rates. https://www.cdb.lk/rates-tariffs	
	3 Months		
	6 Months		
	12 Months		
	18 Months		
	24 Months		
	36 Months		
	48 Months		
	60 Months		
Savings	Interest Rates - Real Savings	Please refer our web site for latest interest rates.	
	Salary Plus Savings		
	Platinum Savings		
	Mudarabha		

	Deegayu Savings	https://www.cdb.lk/rates-tariffs	
	Wings Platinum Savings		
	Wings Real Savings		
	Minor Savings – General Scheme		
	Minor Savings - Gift Scheme		
Service charges for FDs and Savings	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
	SMS Alert Fee	360.00 – 600.00	Annually (Based on the usage)
Debit cards	New Debit Card	500.00	
	Name Embossed Debit Card – (New or Replacement)	750.00	
	Replacement Card	500.00	
	Annual fee	400.00	
	ATM Fees Cash withdrawals (Per Transaction)	5.00	
	Balance inquiry (Commercial Bank / CDB) (Per Transaction)	10.00	
	Balance inquiry (other Banks)	50.00	
	Fund transfer	5.00	
	Mini statement (Per Transaction)	10.00	
	ATM Fees (International ATMs) - Cash withdrawals (Per Transaction) - Balance inquiry (Per Transaction)	 1,000.00 150.00	
	Transaction Limits (Local) - ATM Withdrawal Per Day Limit	 200,000.00 400,000.00	

	- POS & E-Com Withdrawal Per Day Limit		
	Transaction Limits (International) - ATM Withdrawal Weekly Limit - POS & E-Com Weekly Limit	 200,000.00 400,000.00	
Digital Finance Services	<u>Bill Payments</u> - Water Bill Payments	 20.00	
	- Electricity Bill Payments - LECO	20.00	
	- Electricity Bill Payments – CEB 0.0 - 200.00 200.01 - 1000.00 1000.01 - 1000000.00	 10.00 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 - 150,000.00	20.00	
	QR payment charges- Merchant	1%	Per Transaction
	Government Payments	15.00	
	LPOPP other transactions	25.00	
	Cash-backed loan (New loan granting & top-up) - Processing fee Loan amount up to LKR 500,000 LKR 500,001 – 1,000,000 Above LKR 1,000,000	 500.00 1000.00 2000.00	18% VAT will be calculated for the processing fee
Money Exchange	Exchange fee - CDB Customer	 1.50%	
	- Non CDB Customer	2%	