

Product	Annual Effective Rate
Capital Lease	Interest rate is based on the customer's risk profile and ranging from 14% p.a - 19% p.a
Term Loan	Interest rate is based on the customer's risk profile and ranging from 13.5% p.a - 18.5% p.a
Mortgage Loan (Business and Personal)	Interest rate is based on the customer's risk profile and ranging from 15.5% p.a - 20.5% p.a
Speed Draft	Interest rate is based on the customer's risk profile and ranging from 14% p.a - 19% p.a
Loan against FD	Interest rate is based on the customer's risk profile and ranging from Mark-up of 1% to 3.5% p.a over FD rate
Gold loan - Conventional	Interest rate is based on the customer's risk profile and ranging from 16% p.a - 17% p.a
Isurudiriya Housing & Business Loans	Interest rate is based on the customer's risk profile and ranging from 23% p.a - 28% p.a
Isurudiriya Loans	Interest rate is based on the customer's risk profile and ranging from 31% p.a - 37% p.a
Motor Bicycle Lease	Interest rate is based on the customer's risk profile and ranging from 22% p.a - 32% p.a
Three-Wheeler Lease	Interest rate is based on the customer's risk profile and ranging from 25% p.a - 30% p.a
Light Truck Lease	Interest rate is based on the customer's risk profile and ranging from 14% p.a - 19% p.a
2 Wheel & 4 Wheel Tractors Lease (Brand New)	Interest rate is based on the customer's risk profile and ranging from 27% p.a - 32% p.a & 14% p.a to 19% p.a
4 Wheel Tractor (Reg.)	Interest rate is based on the customer's risk profile and ranging from 16% p.a - 21% p.a
Agri Equipment Lease	Interest rate is based on the customer's risk profile and ranging from 16% p.a - 21% p.a
Quadricycle Lease	Interest rate is based on the customer's risk profile and ranging from 25% p.a - 30% p.a
Pulse Credit Card	Interest rate is 29.5% p.a
Gold Credit Card	Interest Rate is 29% p.a
Platinum Credit Card	Interest Rate is 29% p.a
World Credit Card	Interest Rate is 29% p.a
Savi Credit Card	Interest rate is 29.5% p.a
Swairree Credit Card	Interest Rate is 29% p.a
Ijarah Leasing	Interest rate is based on the customer's risk profile and ranging from 14% p.a - 19% p.a
Diminishing Musharakah Projects & Property Finance	Interest rate is based on the customer's risk profile and ranging from 13.5% p.a - 18.5% p.a
Murabaha Trade Finance	Interest rate is based on the customer's risk profile and ranging from 13.5% p.a - 18.5% p.a
Musawamah Import Financing	Interest rate is based on the customer's risk profile and ranging from 13.5% p.a - 18.5% p.a
Wakalah Financing for Working Capital	Interest rate is based on the customer's risk profile and ranging from 13.5% p.a - 18.5% p.a
Wakala Speed Draft	Interest rate is based on the customer's risk profile and ranging from 14% p.a - 19% p.a
Wadi'ah - Gold Storage Facility	Interest rate is based on the customer's risk profile and ranging from 13.60% p.a -15.30% p.a
Recourse Factoring	Interest rate is based on the customer's risk profile and ranging from 12% p.a. - 16% p.a
Invoice Discounting – Post Dated cheques	Interest rate is based on the customer's risk profile and ranging from 12% p.a. - 16% p.a
Debtor Cheque Discounting – Post Dated cheques	Interest rate is based on the customer's risk profile and ranging from 12% p.a. - 16% p.a
Client Cheque Discounting/ Packing Credit – Post Dated cheques (Revolving)	Interest rate is based on the customer's risk profile and ranging from 12% p.a. - 16% p.a