

Credit Cards Interest Calculation Policy

1. Interest will commence to accrue from the transaction processing date.
2. If the total outstanding as per the statement is settled 100% on or before the due date Cardholder is not liable for any interest.
3. If the Cardholder makes full payment after the due date he is liable for interest in addition to late payment fee.
4. If the outstanding is partly settled (with an amount between full payment - 100% and the minimum payment - 4%) on or before the due date cardholder will be liable for interest on the carried forward balance calculated on a daily basis.
5. If the payment made is below the minimum payment required cardholder is liable to pay interest together with the late payment fees.
6. Payment due date is after 21 days of the billing date, however subject to such date falling on a holiday or a weekend. In this instance the Due date will be moved to the next working day.

Statement Period 01st June to 30th June 2024				
Effective from 01st of August 2024				
<i>Trx Process Date</i>	<i>Description</i>	<i>Transaction Amount</i>	<i>Balance</i>	
01.06.2024	Opening Balance		0.00	
15.06.2024	Purchase	10,000.00	10,000.00	
29.06.2024	Cash Advance	15,000.00	25,000.00	
29.06.2024	Fee on Cash Advance	675.00	25,675.00	
30.06.2024	Closing Balance		25,675.00	
Payment Due Date 21st July 2024 minimum Payment 1,027/- (25,675 x 4%)				
Cardholder pays an amount less than the minimum amount Credit Card Statement				
<i>Trx Process Date</i>	<i>Description</i>	<i>Transaction Amount</i>	<i>Balance</i>	
01.07.2024	Opening Balance		25,675.00	
21.07.2024	Payment	500.00	25,175.00	
21.07.2024	Late Fee Charge	1,000.00	26,175.00	
31.07.2024	Interest Charge	688.54	26,863.54	
31.07.2024	Closing Balance		26,863.54	
Late Fee will be Calculated & Charged as follows;				
21.07.2024	Late Fee* (billed on the Due Date)		1,000.00	
*Minimum of Rs 900/- (Premium), Rs 1,000/- (Other Categories) or 2% of minimum payment, whichever is higher)				
Interest will be Calculated & Charged as follows;				
<i>Date Range</i>	<i>Amount</i>	<i>Rate APR</i>	<i>No of Days</i>	<i>Provisional Interest Amount</i>
15.06 - 21.07	10,000.00	26%	36	256.44
29.06 - 21.07	15,675.00	26%	22	245.65
21.07 - 31.07	26,175.00	26%	10	186.45
Total Interest Amount				688.54

ගිණුම් චාරිතා කාලය: 2024 ජූනි 01 සිට 30 දක්වා.
2024 අගෝස්තු 01 සිට ක්‍රියාත්මක වේ.

ගනුදෙනුව සැකසෙන දිනය	විස්තරය	ගනුදෙනුවේ වටිනාකම	ශේෂය
01.06.2024	ආරම්භක ශේෂය		0.00
15.06.2024	මිලදී ගැනුම්	10,000.00	10,000.00
29.06.2024	මුදල් අත්තිකාරම්	15,000.00	25,000.00
29.06.2024	මුදල් අත්තිකාරම් ගාස්තුව	675.00	25,675.00
30.06.2024	අවසාන ශේෂය		25,675.00

ගෙවීම් කල යුතු අවසාන දිනය : 2024 ජූලි 21ට ගෙවිය යුතු අවම මුදල 1,027/-
(25,675 x 4%)

කාඩ්පත් හිමියා විසින් ගිණුම් ප්‍රකාශයට අනුව ගෙවිය යුතු අවම මුදලටත් වඩා අඩුවෙන් පියවා ඇති විටෙක

ගනුදෙනුව සැකසෙන දිනය	විස්තරය	ගනුදෙනුවේ වටිනාකම	ශේෂය
01.07.2024	ආරම්භක ශේෂය		25,675.00
21.07.2024	ගෙවීම්	500.00	25,175.00
21.07.2024	ප්‍රමාද ගාස්තුව	1,000.00	26,175.00
31.07.2024	අදාළ කාලයට පොලිය	688.54	26,863.54
31.07.2024	අවසාන ශේෂය		26,863.54

පොලී ගණනය කිරීම පහත පරිදි සිදුකෙරේ

කාල සීමාව	අගය	වා.සා.පො.අ.	දින ගණන	පොලිය
15.06 - 21.07	10,000.00	26%	36	256.44
29.06 - 21.07	15,675.00	26%	22	245.65
21.07 - 31.07	26,175.00	26%	10	186.45
ගණනය කළ මුළු පොලිය				688.54

අහිකක කාලය : 2024 ජූනි 01 முதல் 30 வரை.
2024 ජූනි 01 முதல் செல்லுபடியாகும்.

පරිවර්තනය සෙයලාකකල් திகதி	විවරය	පරිවර්තනයின் தொகை	මිනි
01.06.2024	ஆரம்ப மீதி		0.00
15.06.2024	கொள்வனவு	10,000.00	10,000.00
29.06.2024	முற்பணம்	15,000.00	25,000.00
29.06.2024	முற்பண கட்டணம்	675.00	25,675.00
30.06.2024	இறுதி மீதி		25,675.00

குறைந்தபட்ச கட்டணம் செலுத்துவதற்கான இறுதித் திகதி: 2024 ஜூலை 21 அன்று செலுத்த வேண்டிய குறைந்தபட்ச தொகை 1,027/- (25,675 x 4%)

கடன் அட்டை உரிமையாளர் அறிக்கையின்படி செலுத்த வேண்டிய குறைந்தபட்ச தொகையை விட குறைவாக செலுத்தி இருந்தால்

පරිවර්තනය සෙයලාකකල් திகதி	විවරය	පරිවර්තනයின் தொகை	මිනි
01.07.2024	ஆரம்ப மீதி		25,675.00
21.07.2024	செலுத்திய கட்டணம்	500.00	25,175.00
21.07.2024	தாமதக் கட்டணம்	1,000.00	26,175.00
31.07.2024	குறித்த காலத்திற்கான வட்டி	688.54	26,863.54
31.07.2024	இறுதி மீதி		26,863.54

தாமதக் கட்டணம் பின்வருமாறு கணக்கிடப்பட்டு வசூலிக்கப்படும்

21.07.2024 தாமதக் கட்டணம்* (இறுதித் திகதியில் வசூலிக்கப்படும்) 1,000.00

குறைந்தபட்சம் ரூ.900/- (பிரீமியம்), ரூ.1,000/- (பிற வகைகள்) அல்லது குறைந்தபட்ச கட்டணம் தொகையின் 2% என்பனவற்றில் உயர்ந்த தொகை

வட்டி பின்வருமாறு கணக்கிடப்படும்

கால அளவு	தொகை	வ.வட்டி	நாட்கள்	வட்டி
15/06 - 21/07	10,000.00	26%	36	256.44
29/06 - 21/07	15,675.00	26%	22	245.65
21/07 - 31/07	26,175.00	26%	10	186.45
கணக்கிடப்பட்ட மொத்த வட்டி				688.54

மேலதிக விவரங்களுக்கு

<https://www.combank.lk/info/file/119/interest-calculation-policy> பார்வையிடவும்

Late Payment Fees: Illustration

Annual Interest Rate: 26%

Statement Period 01st June to 30th June 2024

Trx Process Date	Description	Transaction Amount	Balance
01.06.2024	Opening Balance		-
15.06.2024	Purchase	10,000.00	10,000.00
29.06.2024	Cash Advance	15,000.00	25,000.00
29.06.2024	Fee on Cash Advance	675.00	25,675.00
30.06.2024	Closing Balance		25,675.00

Payment Due Date 21st July 2024 minimum Payment Rs 1,027/- (25,675 * 4%)

Cardholder pays an amount less than the minimum amount Credit Card Statement				
Trx Process Date	Description	Transaction Amount	Balance	
01.07.2024	Opening Balance		25,675.00	
21.07.2024	Payment	500.00	25,175.00	
21.07.2024	Late Fee Charge	1,000.00	26,175.00	
31.07.2024	Interest Charge	688.54	26,863.54	
31.07.2024	Closing Balance		26,863.54	
Late Fee will be Calculated & Charged as follows;				
21.07.2024	Late Fee* (billed on the Due Date)		1,000.00	
<i>*Minimum of Rs 900/- (Premium), Rs 1,000/- (Other Categories) or 2% of minimum payment, whichever is higher)</i>				
Interest will be Calculated & Charged as follows;				
Date Range	Amount	Rate APR	Days	Provisional Interest Amount
15/06 - 21/07	10,000.00	26%	36	256.44
29/06 - 21/07	15,675.00	26%	22	245.65
21/07 - 31/07	26,175.00	26%	10	186.45
				688.54