

#### All PRODUCTS RELATED TO LOANS & LEASES (Lending)

Eg: Auto Loans and leasing, Speed Draft, Gold Loans, Capital Leasing, Flex Loans, Mortgage loans, Corporate loans and etc.

Product Name	Key Features, Benefits and nature of the product	Mark-up Rates, Penalties & Charges/ fees	Procedure to be followed to obtain the product	Main Terms & Conditions	Applicable legal provisions related to the product	Complaint Handling Procedure
Ijarah Leasing	<ul> <li>Leasing options offered for Registered/ Unregistered Vehicles, Machinery &amp; Equipment</li> <li>The maximum lease cost is restricted as per the LTV guidelines of CBSL</li> <li>Lease options available up to 60 months</li> </ul>	<ul> <li>Mark-up rates as per tariff- sheet decided by ALCO.</li> <li>Rates current at the time will be available on inquiry.</li> <li>Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> <li>Applicable Government tax/stamp duty and all other statutory charges/fees for leasing applicable</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel- registered valuer and Invoice from the Supplier of Asset to be submitted</li> <li>Inspection from LOLC FINANCE Officers</li> <li>Approval process to take up to 3 working days</li> <li>Signing of Agreements and Guarantee bonds</li> </ul>	<ul> <li>Leased asset will be comprehensively insured by under a Takaful policy for the full term.</li> <li>Rentals to be made on monthly basis at given due date</li> <li>General conditions stipulated by the principle agreement</li> </ul>	<ul> <li>Finance Leasing ACT No.56 of 2000</li> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> <li>Recovery of Debt (Special Provisions) Act No. 2 of 1990</li> <li>Inland Trust Receipts Act No. 14 of 1990</li> <li>Finance Business Act No.42 of 2011</li> <li>Inland Revenue Act No.24 of 2017</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>Write to:</li> <li>The Manager,</li> <li>Al-Falaah Alternate Financial Services Unit,</li> <li>LOLC Finance PLC.</li> <li>481, T.B. Jayah Mawatha,</li> <li>(Darley Road),</li> <li>Colombo - 10</li> <li>✓ Call On:</li> <li>✓ Hot line: +94 11 5 889 786</li> <li>✓ E-mail On:</li> <li>al-falaah@lolcfinance.com</li> </ul> Required Information to Place a complaint; <ul> <li>Name</li> <li>NIC Number</li> <li>Mobile number</li> </ul>



• Exception (if any) of Government tax/stamp duty and all other statutory charges/fees for special asset-classed of leasing applies appropriately	<ul> <li>Issuance of Asset Delivery/Purchase Order by LOLC FINANCE.</li> <li>Transfer of Absolute ownership to LOLC FINANCE by the Supplier</li> <li>Release of Payment to Supplier</li> <li>Customer will pay periodic rentals as agreed</li> <li>Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.</li> </ul>	• Any other laws which are in existence for the time being or any other laws which will be introduced from time to time	<ul> <li>Email address (if any)</li> <li>Contract/Account Number</li> <li>Details of complaint</li> <li>Date of Complaint</li> <li>Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</li> <li>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</li> <li>Acknowledgment of complaints</li> <li>✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</li> <li>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</li> </ul>
			which LFP hopes to resolve



						<ul> <li>✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.</li> <li>✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.</li> <li>✓ Website details; www.lolcfinance.com</li> <li>if a satisfactory resolution is not received, the case can be referred to;</li> <li>✓ Financial Ombudsman of Sri Lanka</li> <li>Address: No 143A, Vajira Road, Colombo 5</li> <li>Telephone: +94 11 2595624</li> <li>Fax: 94 11 2595625</li> <li>Email: fosril@sltnet.lk</li> <li>Website: www.financialombudsman lk</li> </ul>
						www.financialombudsman.lk
Diminishing Musharakah Projects & Property Finance	• Finance options offered for Registered/ Unregistered Vehicles,	• Mark-up rates as per tariff- sheet decided by ALCO.	• Initial discussion with the Customer on request of a facility.	• Financed asset will be comprehensively insured by under a Takaful policy for the full term.	<ul> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> </ul>



•	<ul> <li>Machinery &amp; Equipment</li> <li>Finance options also can be offered for Land/Buildings and Projects</li> <li>Finance options can be given to generate working-capital against Fixed/Movable assets owned by the Customer</li> <li>The maximum finance cost is restricted as per the LTV guidelines of CBSL</li> <li>Finance options available up to 60 months</li> </ul>	<ul> <li>Rates current at the time will be available on inquiry</li> <li>Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> <li>Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable</li> <li>Exception (if any) of Government tax/stamp duty and all other statutory charges/fees</li> </ul>	<ul> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel- registered valuer and Invoice from the Supplier (if any) of Asset to be submitted</li> <li>In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property</li> <li>Inspection from LOLC FINANCE Officers</li> <li>Approval process to take up to 3 working days</li> <li>Signing of Agreements and Guarantee bonds</li> <li>Issuance of Asset</li> </ul>	<ul> <li>Instalments to be made on monthly basis at given due date</li> <li>General conditions stipulated by the principle agreement</li> </ul>	<ul> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> <li>Recovery of Debt (Special Provisions) Act No. 2 of 1990</li> <li>Inland Trust Receipts Act No. 14 of 1990</li> <li>Finance Business Act No.42 of 2011</li> <li>Inland Revenue Act No.24 of 2017</li> <li>Any other laws which are in existence for the time being or any other laws which will be introduced from time to time</li> </ul>	If a solution is not given; Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10 ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com Required Information to Place a complaint; - Name - NIC Number - Mobile number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Customers Can get assistance
		tax/stamp duty and all other statutory	and Guarantee bonds			Number - Details of complaint - Date of Complaint



Key Fact Du	Cument - Alterna			
		<ul> <li>Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier</li> <li>Release of Payment to Supplier / Customer</li> </ul>		<ul> <li>Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</li> <li>Acknowledgment of complaints</li> </ul>
		<ul> <li>Customer will pay periodic instalments/settlement as agreed</li> <li>Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership / Mortgage Bond.</li> </ul>		<ul> <li>An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</li> <li>The message will also state the number of days within which LFP hopes to resolve the complaint.</li> </ul>
				<ul> <li>Complaint Investigation</li> <li>✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.</li> <li>✓ If The Company unable to</li> </ul>
				investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.



						<ul> <li>✓ Website details; <u>www.lolcfinance.com</u></li> <li>if a satisfactory resolution is not received, the case can be referred to;</li> <li>✓ Financial Ombudsman of Sri Lanka</li> <li>Address: No 143A, Vajira Road, Colombo 5</li> <li>Telephone: +94 11 2595624</li> <li>Fax: 94 11 2595625</li> <li>Email: fosril@sltnet.lk</li> <li>Website: <u>www.financialombudsman.lk</u></li> </ul>
Murabaha Trade Finance	<ul> <li>Finance options offered for Registered/ Unregistered Vehicles, Machinery &amp; Equipment</li> <li>Finance options also can be offered for Purchase of Commodity and manufacturing raw-materials</li> </ul>	<ul> <li>Mark-up rates as per tariff- sheet decided by ALCO.</li> <li>Rates current at the time will be available on inquiry.</li> <li>Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel- registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted</li> </ul>	<ul> <li>Financed asset will be comprehensively insured by under a Takaful policy for the full term.</li> <li>Instalments to be made on monthly basis at given due date</li> <li>General conditions stipulated by the principle agreement</li> </ul>	<ul> <li>Finance Leasing ACT No.56 of 2000</li> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.</li> <li>481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</li> </ul>



11	In case the Asset	• Recovery of Debt	✓ Call On:
	(Security) is a Land or	(Special Provisions)	Hot line:
· ·	Building, approved	Act No. 2 of 1990	+94 11 5 889 786
5	Local Authority	<ul> <li>Inland Trust Receipts</li> </ul>	
	Documents and Clear	Act No. 14 of 1990	✓ E-mail On:
U	Title documents will be	• Finance Business Act	al-falaah@lolcfinance.com
for financial	required of the property	No.42 of 2011	
• Finance options services		• Inland Revenue Act	Required Information to Place a
available from 3 applicable • ]	Inspection from LOLC	No.24 of 2017	complaint ;
months up to 60	FINANCE Officers	• Any other laws which	- Name
months • Exception (if		are in existence for	- NIC Number
any) of	Approval process to take	the time being or any	- Mobile number
	up to 3 working days	other laws which will	- Email address (if any)
tax/stamp		be introduced from	- Contract/Account
duty and all	Signing of Agreements	time to time	Number
	and Guarantee bonds		- Details of complaint
charges/fees			- Date of Complaint
	Issuance of Asset		✓ Customers Can get assistance
	Delivery/Purchase Order		from Branch Manager to
	by LOLC FINANCE (in		lodge a complaint, the
	case of an Asset		complaint can be lodge via
	purchase).		
	purchase).		any channel described above.
	Transfer of Absolute		✓ Anonymous complaints,
	ownership / Mortgage of		without sufficient proof and
	Asset to LOLC		information related to the
	FINANCE by the		
			complaint will not be
	Supplier		considered as a formal
			complaint.
	Release of Payment to		
	Supplier		Acknowledgment of complaints
	Customer will pay		$\checkmark$ An email containing will be
	periodic instalments as		sent to the customer
	agreed		acknowledging the complaint
			has been received and has



Rey Fact Document - Alter		
	• Once all commitments	been forwarded to the
	made, the asset will be	respective authority for
	released to the Customer	further action.
	with a Deletion letter of	
	Absolute ownership.	✓ The message will also state
		the number of days within
		which LFP hopes to resolve
		the complaint.
		Compleint Investigation
		Complaint Investigation
		✓ LOLC FINANCE will
		respond to the customer with
		the decision and offer an
		explanation.
		$\checkmark$ If The company unable to
		investigate and send a
		response within a period of 7
		working days, company call
		the customer to inform the
		delivery date for the
		complaint raised.
		$\checkmark$ Website details;
		www.LOLC FINANCE
		Financefinance.com
		if a satisfactory resolution is not
		received, the case can be referred
		to;
		√ Financial Ombudsman of Sri
		Lanka
		Address: No 143A, Vajira Road,
		Colombo 5



Musawamah Import Financing	• Finance options offered for import	• Mark-up rates as per tariff- sheet decided by ALCO.	• Initial discussion with the Customer on request of a facility.	• Financed asset will be comprehensively insured by under a Takaful policy for the	• Finance Leasing ACT No.56 of 2000 Based on scenarios,	<ul> <li>Telephone: +94 11 2595624</li> <li>Fax: 94 11 2595625</li> <li>Email: fosril@sltnet.lk</li> <li>Website: www.financialombudsman.lk</li> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written</li> </ul>
	requirements of Unregistered Vehicles, Machinery & Equipment and any other trading goods or commodity • Finance options available from 3 months up to 60 months	<ul> <li>Rates current at the time will be available on inquiry.</li> <li>Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> <li>Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable</li> </ul>	<ul> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel- registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted</li> <li>In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property</li> <li>Inspection from LOLC FINANCE Officers</li> <li>Approval process to take up to 3 working days</li> </ul>	<ul> <li>Instalments to be made on monthly basis at given due date</li> <li>General conditions stipulated by the principle agreement</li> </ul>	<ul> <li>below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> <li>Recovery of Debt (Special Provisions) Act No. 2 of 1990</li> <li>Inland Trust Receipts Act No. 14 of 1990</li> <li>Finance Business Act No.42 of 2011</li> <li>Inland Revenue Act No.24 of 2017</li> <li>Any other laws which are in existence for the time being or any other laws which will</li> </ul>	<ul> <li>obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo – 10</li> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: al-falaah@lolcfinance.com</li> <li>Required Information to Place a complaint; Name NIC Number NIC Number Mobile number Email address (if any)</li> </ul>



<i>v</i>			1 1 1 1 1 0	
	Exception (if		be introduced from	- Contract/Account
	•	• Signing of Agreements	time to time	Number
	Government	and Guarantee bonds		- Details of complaint
	tax/stamp			- Date of Complaint
		• Opening of LC from		✓ Customers Can get assistance
	other statutory	designated Bank.		from Branch Manager to
c	charges/fees			lodge a complaint, the
a	applies •	Issuance of Asset		complaint can be lodge via
a	appropriately	Delivery/Purchase Order		any channel described above.
		by LOLC FINANCE (in		
		case of an Asset		<ul> <li>✓ Anonymous complaints,</li> </ul>
		purchase).		without sufficient proof and
				information related to the
	•	Transfer of Absolute		complaint will not be
		ownership / Mortgage of		considered as a formal
		Asset to LOLC		complaint.
		FINANCE by the		-
		Supplier		Acknowledgment of complaints
		Supplier		$\checkmark$ An email containing will be
		• Release of Payment to		sent to the customer
		Supplier		acknowledging the complaint
		Supplier		has been received and has
		• Customer will pay		been forwarded to the
		periodic rentals as		
		•		respective authority for
		agreed		further action.
		0 11		
	•	• Once all commitments		$\checkmark$ The message will also state
		made, the asset will be		the number of days within
		released to the Customer		which LFP hopes to resolve
		with a Deletion letter of		the complaint.
		Absolute ownership.		
				Complaint Investigation
				✓ LOLC FINANCE will
				respond to the customer with



						<ul> <li>the decision and offer an explanation.</li> <li>✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.</li> <li>✓ Website details; www.lolcfinance.com</li> <li>if a satisfactory resolution is not received, the case can be referred to;</li> <li>✓ Financial Ombudsman of Sri Lanka</li> <li>Address: No 143A, Vajira Road, Colombo 5</li> <li>Telephone: +94 11 2595624</li> <li>Fax: 94 11 2595625</li> <li>Email: fosril@sltnet.lk</li> <li>Website: www.financialombudsman.lk</li> </ul>
Wakalah Financing for Working Capital	• Finance options offered for Short & Long term Working Capital requirements	<ul> <li>Mark-up rates as per tariff- sheet decided by ALCO.</li> <li>Rates current at the time will</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving</li> </ul>	• Asset (Security) asset will be comprehensively insured by under a Takaful policy for the full term.	<ul> <li>Finance Leasing ACT No.56 of 2000</li> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> </ul>



<ul> <li>Finance options available from 3 months up to 48 months</li> <li>Asset</li> <li>Valuation report from an (Security) transfer fees and/or Asset</li> <li>Mortgage</li> <li>Supplier (if any) of Rates as appropriate will be applicable</li> <li>Applicable Government</li> <li>Applicable Government</li> <li>Local Authority</li> </ul>
months up to 48 months• Asset (Security) transfer fees and/or Asset• Valuation report from an LOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicable• Valuation report from an LOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicable• Valuation report from an LOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicable• Valuation report from an LOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicable• Valuation report from an LOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicable• Secured Transactions Act No.49 of 2009 • Registration of Title No. 21 of 1998 • Arbitration Act No.11 of 1995 • Mediation Board Act No. 72 of 1988 • Recovery of Debt (Special Provisions) Act No. 2 of 1990 • Inland Trust ReceiptsIf a solution is not given;• Applicable • Applicable• In case the Asset (Security) is a Land or Building, approved (Security) is a Land or • Applicable• In case the Asset (Security) is a Land or Building, approved • Applicable• One to the vision and the applicable
months• Asset (Security) transfer fees and/or Asset• Valuation report from an LOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicable• General conditions stipulated by the principle agreement• Act No.49 of 2009 • Registration of Title No. 21 of 1998 • Arbitration Act No.11 of 1995 • Mediation Board Act No. 72 of 1988 • Recovery of Debt (Special Provisions) Act No. 2 of 1990Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable• In case the Asset (Security) is a Land or Building, approved • Applicable• In case the Asset (Security) is a Land or Building, approved• General conditions stipulated by the principle agreement• Act No.49 of 2009 • Registration of Title No. 21 of 1998 • Arbitration Act No.11 of 1995 • Mediation Board Act (Special Provisions) Act No. 2 of 1990 • Inland Trust ReceiptsWrite to:
(Security) transfer fees and/or AssetLOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicableLOLC FINANCE panel- registered valuers and Invoice from the Supplier (if any) of Rates as appropriate (Security) is a Land or Building, approved• General conditions stipulated by the principle agreement• Registration of Title No. 21 of 1998Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable• In case the Asset (Security) is a Land or Building, approved• In case the Asset (Security) is a Land or Building, approved• General conditions stipulated by the principle agreement• Registration of Title No. 21 of 1998Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable• In case the Asset (Security) is a Land or Building, approved• General conditions stipulated by the principle agreement• Registration of Title No. 21 of 1998Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable• In case the Asset (Security) is a Land or Building, approved• Inland Trust Receipts• Call Ori
transfer fees and/or Assetregistered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicablestipulated by the principle agreementNo. 21 of 1998Write to:No. 21 of 1998No. 21 of 1998No. 21 of 1998Al-Falaah Alternate FinancialNo. 21 of 1998No. 21 of 1998Al-Falaah Alternate FinancialNo. 21 of 1995Services Unit, LOLC Finance PLC.No. 21 of 1998No. 21 of 1998No. 21 of 1998No. 21 of 1998No. 21 of 1995Al-Falaah Alternate FinancialNo. 21 of 1995Services Unit, LOLC Finance PLC.No. 21 of 1995No. 21 of 1998No. 21 of 1999No. 21 of 1990No. 2
transfer fees and/or Assetregistered valuers and Invoice from the Supplier (if any) of Rates as appropriate will be applicablestipulated by the principle agreementNo. 21 of 1998 • Arbitration Act No.11 of 1995The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable• In case the Asset (Security) is a Land or Building, approved• In case the Asset (Security) is a Land or Building, approved• Mediation Board Act (Special Provisions) Act No. 2 of 1990• The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable• In case the Asset (Security) is a Land or Building, approved• In case the Asset (Security) is a Land or Building, approved• Cell On: (Cell On:
Mortgage Rates as appropriate will be applicableSupplier (if any) of Asset/Commodity to be submittedAl-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Mediation Board Act No. 72 of 1988 (Security) is a Land or Building, approved• In case the Asset (Security) is a Land or Building, approved• In case the Asset (Special Provisions) Act No. 2 of 1990• Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.• Applicable Comment• In case the Asset (Security) is a Land or Building, approved• Inland Trust Receipts• Call On:
Rates as appropriate will be applicableAsset/Commodity to be submitted• Mediation Board Act No. 72 of 1988 (Special Provisions) Act No. 2 of 1990Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10• Applicable • Applicable• In case the Asset (Security) is a Land or Building, approved Level Arthering• In case the Asset (Special Provisions) Act No. 2 of 1990 • Inland Trust ReceiptsServices Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10
<ul> <li>appropriate will be applicable</li> <li>Applicable</li> <li>Applicable</li></ul>
<ul> <li>Will be applicable</li> <li>Applicable</li> <li>Applicabl</li></ul>
applicable• In case the Asset (Security) is a Land or Building, approved• In case the Asset (Security) is a Land or Building, approved(Darley Road), Colombo - 10• ApplicableBuilding, approved Level Arthering• Inland Trust Receipts(Call Origonal)
<ul> <li>applicable</li> <li>In case the Asset (Security) is a Land or Building, approved</li> <li>Applicable</li> <li>In case the Asset (Security) is a Land or Building, approved</li> <li>Applicable</li> <li>Columbo - 10</li> <li>Inland Trust Receipts</li> <li>Call Onic</li> </ul>
Applicable     (Security) is a Land or     Building, approved     Level Arthority     (Security) is a Land or     Building, approved     (Security) is a Land or     (Security) is a Land or     (Act No. 2 of 1990     (Inland Trust Receipts     (Coll On)
Applicable Building, approved     Inland Trust Receipts     Call One
(1 + 1)
Act No. 14 01 1990
tax/stamp Documents and Clear Hot line:
duty and all Title documents will be No.42 of 2011 +94 11 5 889 786
other statutory required of the property I Inland Revenue Act
charges/fees No 24 of 2017 $\checkmark$ E-mail On:
for financial • Inspection from LOLC
services FINANCE Officers are in existence for
applicable applicable Required Information to Place a
• Approval process to take other laws which will complaint;
• Exception (if up to 3 working days be introduced from - Name
any) of time to time - NIC Number
Government • Signing of Agreements - Mobile number
tax/stamp and Guarantee bonds - Email address (if any)
duty and all - Contract/Account
other statutory • Issuance of Asset Number
charges/fees Delivery/Purchase Order - Details of complaint
applies by LOLC FINANCE (in - Date of Complaint
appropriately case of an Asset ✓ Customers Can get assistance
purchase). from Branch Manager to
lodge a complaint, the
• Transfer of Absolute complaint can be lodge via
ownership / Mortgage of any channel described above.



Rey Fact Document - Miter hauve Final		
	Asset to LOLC FINANCE by the Supplier • Release of Payment to Supplier • Customer will pay	<ul> <li>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</li> </ul>
	<ul> <li>periodic instalments/settlements as agreed</li> <li>Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.</li> </ul>	<ul> <li>✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</li> </ul>
		<ul> <li>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</li> <li>Complaint Investigation</li> </ul>
		<ul> <li>✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.</li> </ul>
		<ul> <li>✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the</li> </ul>



			delivery date for the complaint raised.
			✓ Website details; www.lolcfinance.com
			if a satisfactory resolution is not received, the case can be referred to;
			<ul> <li>✓ Financial Ombudsman of Sri Lanka</li> <li>Address: No 143A, Vajira Road, Colombo 5</li> <li>Telephone: +94 11 2595624</li> <li>Fax: 94 11 2595625</li> <li>Email: fosril@sltnet.lk</li> </ul>
			Website: www.financialombudsman.lk



Wakala Speed	*A predominantly	* Mark-up	* Initial discussion with	* Financed asset will be	* Finance Leasing	Customers can place a
Draft	working capital	Anticipated Profit	the Customer on request	comprehensively	ACT No.56 of	complaint by following steps;
	revolving loan	Rates as per tariff-	of a facility.	insured by under a	2000 Based on	* Visit the branch the facility
	facility, which is	sheet decided by		Takaful policy for the	scenarios, below	is obtained and make a written
	quite similar to	ALCO.	* Submitting of all	full term.	directions also	complaint to the Branch
	Wakala Financing		required documents by		would be referred;	Manager.
	Facility.	* Rates current at the	Customer proving	* Instalments to be		If a solution is not given;
		time will be available	income, net-worth and	made on monthly basis	* Consumer Credit	* Write to:
	* Flexibility in	on inquiry.	guarantees.	at given due date.	Act No. 29 of 1982	while to:
	repayment of					The Manager, Al-Falaah
	capital amount	* Asset (Security)	* Inspection from LOLC	* General conditions	* Mortgage Act	Alternate Financial Services
	borrowed while	transfer fees and/or	FINANCE Officers.	stipulated by the	No. 6 of 1949	
	servicing the	Asset Mortgage		principle agreement.		Unit,
	monthly profit	Rates as appropriate	* Valuation report from		* Secured	LOLC Finance PLC.
	quantum.	will be applicable.	an LOLC FINANCE	* Facilities to be given	Transactions Act	
			panel-registered valuer	only under the name of	No.49 of 2009.	481, T.B. Jayah Mawatha,
	* Finance options	* Applicable	and Invoice from the	registered business (Sole		(Darley Road),
	available from 3	Government	Supplier (if any) of	Prop./Partnership/Limite	* Registration of	Colombo - 10
	months up to 12	tax/stamp duty and	security Asset to be	d Liability etc.) which is	Title No. 21 of	
	months.	all other statutory	submitted.	ideally operation for	1998	Call On:
	w 171 1111	charges/fees for		minimum period of at	J. A. 1 *, ,* A ,	Hot line: +94 11 5 889 786 E-
	* Flexibility in	financial services	* In case the Asset	least one year.	* Arbitration Act	mail On:
	getting multiple	applicable.	(Security) is a Land or	* A los E - O Deles	No.11 of 1995	al-falaah@lolcfinance.com
	disbursements	* - ('( )	Building, approved	* Admin Fee & Delay		Required Information to Place
	within the approved	* Exception (if any)	Local Authority	Payment Charges (Fixed	* Mediation Board	a complaint ;
	limit.	of Government	Documents and Clear	Amount) will be	Act No. 72 of 1988	- Name
		tax/stamp duty and	Title documents will be	charged if the Monthly	*D (D1)	- NIC Number
		all other statutory	required of the property.	Mark-up Due is	* Recovery of Debt	- Mobile number
		charges/fees applies	* Approval process to	exceeding the grace period	(Special	- Email address (if any)
		appropriately.	take up to 3 working	period	Provisions) Act No.	- Contract/Account Number
			days.		2 of 1990	- Details of complaint
						- Date of Complaint
						* Customers Can get
						assistance from Branch
						Manager to lodge a complaint;
						the complaint can be lodge via any channel described above.
La data d 21 05 2022						any channel described above.

Updated 31.05.2022



 ne internative	munciul Del viceb			
		* Signing of	* Inland Trust	*Anonymous complaints,
		Agreements and	Receipts Act No.	without sufficient proof and
		Guarantee bonds.	14 of 1990.	information related to the
				complaint will not be
		* Transfer of Absolute	* Finance Business	considered as a formal
		ownership of Security	Act No.42 of 2011.	complaint.
		Asset to LOLC		
		FINANCE	* Inland Revenue	Acknowledgment of
		* Release of the	Act No.24 of 2017.	complaints
		Payment.	<i>I</i> <b>C I I I I I I I I I I</b>	complaints
		i ayment.	* Any other laws	*An email containing will be
		* Customen will now	which are in	sent to the customer
		* Customer will pay		
		periodic instalments as	existence for the	acknowledging the complaint
		agreed.	time being or any	has been received and has been
		* ~ !! .	other laws which	forwarded to the respective
		* Once all commitments	will be introduced	authority for further action.
		made, the security asset	from time to time.	
		will be released to the		*The message will also state
		Customer with a		the number of days within
		Deletion letter of		which LFP hopes to resolve
		Absolute ownership.		the complaint.
				Complaint Investigation LOLC
				FINANCE will respond to the
				customer with the decision and
				offer an explanation.
				1



If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. Worbsite details; www.iolefinance.com if a satisfactory resolution is not received, the case can be referred to: Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: 194 11 295625 Ermait: foortil@sinter.lk Website: www.financialombudsman.lk	<u>110</u> 1 act 2 ocu	inchie incernatio		 	
investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@stnet.lk Website:					If The company unable to
response within a period of 7 working days, company call the curst to inform the delivery date for the complaint raised. Website details; www.lolcfinance.com if a strisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@stinet.lk Website:					in the company undere to
working days, company call the customer to inform the delivery date for the complaint raised. Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosri@sltnet.lk Website:					investigate and send a
working days, company call the customer to inform the delivery date for the complaint raised. Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosri@sltnet.lk Website:					response within a period of 7
the customer to inform the delivery date for the complaint raised. Website details; Www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					working days company call
delivery date for the complaint raised. Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@stlnet.lk Website:					the sustaments inform the
raised. Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					
Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					delivery date for the complaint
www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					raised.
www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					Website details:
if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					
hot received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@stnet.lk Website:					
referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					if a satisfactory resolution is
referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					not received, the case can be
Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					
Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@stnet.lk Website:					
Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					
Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					
Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					Address: No 143A,
Telephone: +94 11 2595624           Fax: 94 11 2595625           Email: fosril@sltnet.lk           Website:					
Fax: 94 11 2595625 Email: fosril@sltnet.lk Website:					
Email: fosril@sltnet.lk Website:					
Website:					
Website:					Email: fosril@sltnet.lk
					www.iinancialombudsman.ik



Wadi'ab - Gold       "Storage Facility       "Storage facility at the customent storage in the cu		*Company offers a	*Storage Fee Rates	*Initial discussion with	*The applicant should	*Mortgage Act No.	Customers can place a
Wadi'ah - Gold Storage FacilityService and adaity storage fee for the offered specific service, determined by BU for the established value of the gold will be claimed from the claimed from the claimed from the service, determined by BU for the established value of the gold will be claimed from the claimed from the claimed from the claimed from the service, determined all other statutory charges/fees for financial services and all other statutory charges/fees for financial services and against the gold storage facilityService and adaity * Rates current at the is will be available identify himself & period stranging from 3, 6 and 12 months.decided by ALCO. * Rates current at the is multiplicable Government tax/stamp duty and all other statutory charges/fees for financial services and financial services and tax/stamp duty and all other statutory charges/fees for financial services and financial services and financial services and indicating services and indicating services and storage facility arrangemnets.* None the Manager, the Manager,			e				
Wadi'ah - God Storage Facilitystorage fee for the offered specific extremented time will be available on inquity.* Rates current at the submit the documents to identify himself & permanent residencyilimit to obtain a finance facility.is obtained and make a written complaint to the Branch Manager.Wadi'ah - God Storage Facility* Applicable e claimed from the claimed from the dot her statutory drages/fees applies appropriately* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately* Exception (if any) charges/fees applies appropriately* The gold storage ficket mush be sumendered to redeem dwithin the agreed period firer due notice to the customer.is obtain a finance facility arrangemets.is obtain a finance facility arrangemets.is obtained and make a written complaint a the Manager.Wadi'ah - God storage facility amouthese applies appropriately							
Wadi'ah - God Storage Facilityoffered specific time will be available on inquiry.*Rates current at the time will be available on inquiry.submit the documents to identify himself & permanent residencyfacility.complaint to the Branch Manager.Wadi'ah - God Storage FacilityBU for the claimed from the pervises marging from 3, 6 and 12 months.* Reaccurrent at the stratem duy and all other statutory charges/fees applies appropriatelysubmit the documents to identify himself & pervises appropriatelysubmit the documents to identify himself & pervises appropriatelysubmit the documents to the solutory charges/fees applies appropriatelysubmit the documents to the solutory charges/fees applies appropriatelysubmit the documents to the solutory that solutory the solutory charges/fees applies appropriatelysubmit the documents to the solutory the solutory the solutory the solutory that solutory charges/fees applies a		-	decided by ALCO.	5			5
Wadi'ah - Gold Storage Facilityservice, determined by BU for the established value of the gold will be claimed from the cleinet covering all- taxistamp duty and all other statutory against the gold storage facilityime will be available permanent residency*A daily gold storage few will be charged payable on calender month-cycles and Interest free Loan (Benevolent Loan) against gold storage facility against the gold storage facility against the gold storage facility against the gold storage facility against the gold storage free value by BU for the refore statutory against the gold storage free sapplicableidentify himself & periods ranging all other statutory efficience amountManager. financial services applicable taxistamp duty and all other statutory efficience against the gold storage free sapplicableManager. financial services applicableWadi'ah - Gold Storage Facility*Customer entitled for cash advances up to 90% free at read the gold storage ticket for taxistamp duty and all other statutory charges/fees applies appropriately*The company has the right to sell the gold arride motice to the customer.Call On: *Required Information to Place a complaint : NIC Number - NIC Number - Botains of complaint - Date of Complaint -			* Rates current at the				
Wadi'ah - Gold Storage Facilityby BU for the established value of the gold will be claimed from the cleim covering all- tor cash advances up to 90% free at zero-profit margin provides up to Rs. 2000/- advance amounton inquiry.permanent residency permanent residency*A daily gold storage fee will be charged payable on calender month-cycles and Interest free Loan against gold storage ticket payable up to the matrity of the principle gold storage facility arrangemnets.If a solution is not given;Wadi'ah - Gold Storage Facilityon inquiry.permanent residency (harges/fees for financial services)*A daily gold storage ticket payable on calender month-cycles and lat other statutory difficult and the statutory of Government tax/stamp duty and all other statutory of Government tax/stamp duty and all other statutory of Government tax/stamp duty and all other statutory for 3, 6 and 12 months.If a solution is not given; * Write to: The Manager, Alternate Financial Storage facility arrangemnets.Wadi'ah - Gold Storage Facility provides up to 8x. 220,000/- advance amounton inquiry.permanent residency * Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately* The company has the right to sell the gold arriangemnets.If a solution is not given; * Write to: The Manager, Alternate Financial Storage facility arrangemnets.* The coll distorage ticket for periods ranging row day ance amount* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately* The gold storage ti							
Wadi'ah - Gold Storage Facilityestablished value of the gold will be claimed from the costs/margins.*********************************		,			*A daily gold storage		
Wadi'ah - Gold Storage Facilityclaimed from the client covering all- costs/margins.Government tax/stamp duty and all other statutory charges/fees for financial services applicablemonth-cycles and Interest free Loan (Benevolent Loan) against gold storage against the gold storage fracilityThe Manager, Al-Falaah Alternate Financial Services Unit, Al-Falaah Alternate Financial Services Unit, Hawatha,(Darley Road).Colmob - 10Wadi'ah - Gold Storage Facilityexception (if any) against the gold against the gold appropriatelyThe company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.The gold storage ticket mail On: al-falaah@iolefinance.com agreed period after due notice to the customer.Required Information to Place a complaint; - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Details of compl		5	1 2				
Wadi'ah - Gold Storage Facilityclient covering all- costs/margins.tax/stamp duty and all other statutory charges/fees for inancial services applicableInterest free Loan (Benevolent Loan) against gold storage ticket payable up to the maturity of the principle gold storage facilityAl-Falaah Alternate Financial Services Unit, LOLC Finance PLC.Wadi'ah - Gold Storage Facility*Customer entitled for cash advances up to 90% free at zero-profit margin against the gold storage ticket for all other statutory charges/fees applies appropriatelyInterest free Loan (Benevolent Loan) against gold storage ticket payable up to the maturity of the principle gold storage facility arrangemets.Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.Wadi'ah - Gold Storage Facility*Exception (if any) of Government all other statutory charges/fees applies appropriately*The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.Call On: #Required Information to Place a complaint; NIC Number - Name - NIC Number - Mobile number - Email address (if any) - Complaint - Details of complaint of		the gold will be	*Applicable		payable on calender		* Write to:
Wadi'ah - Gold Storage Facilitycosts/margins.all other statutory charges/fecs for financial services applicable(Benevolent Loan) against gold storage ticket payable up to the maturity of the principle gold storage facility arrangemets.Services Unit,Wadi'ah - Gold Storage Facility*Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately*Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately*The company has the right to sell the gold atricles which are not redeemed within the agreed period after due notice to the customer.Call On: Hot line: +94 11 5 889 786 E- mail On: al-falaah@lolcfinance.com al-falaah@lolcfinance.com*Free Life insurance cover provides up to Rs. 250,000/- advance amount*The gold storage ticket must be surrendered to redeem the gold articles*The gold storage ticket must be surrendered to redeem the gold articles*Required Information to Place a complaint ; - Name - NC Number - Details of complaint - Details of complaint <b< td=""><td></td><td>claimed from the</td><td>Government</td><td></td><td>month-cycles and</td><td></td><td>The Manager,</td></b<>		claimed from the	Government		month-cycles and		The Manager,
Wadi'ah - Gold Storage Facilitycharges/fees for financial services applicableagainst gold storage ticket payable up to the maturity of the principle gold storage facility arrangemnets.LOLC Finance PLC. 481, T.B. Jayah Mawatha,(Darley Road),Colombo - 10Wadi'ah - Gold Storage Facility* Exception (if any) against the gold storage ticket for against the gold storage ticket for against the gold storage ticket for against the gold storage ticket for months.* Exception (if any) of Government tax/stamp duty and appropriately* The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.Call On: mathematical services of the gold articles which are not redeemed within the agreed period after due notice to the customer.Required Information to Place a complaint ; - Name - Nic Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint - Date of Complaint		client covering all-	<b>1</b>				Al-Falaah Alternate Financial
Wadi'ah - Gold Storage Facilitycharges/fees for (for cash advances up to 90% free at zero-profit margin against the gold storage ticket for periods ranging from 16. and 12charges/fees for (fi any) of Government tax/stamp duty and all other statutory charges/fees appliesagainst the gold arrangemnets.LOLC Finance PLC. 481, T.B. JayahWadi'ah - Gold Storage Facility* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies*The company has the right to sell the gold arrangemnets.Call On: Hot line: +94 11 5 889 786 E- mail On: all other statutory charges/fees applies appropriately*Free Life insurance cover provides up to Rs. 250,000/- advance amount*The gold storage ticket must be surrendered to redeem the gold articles*The gold storage ticket must be surrendered to redeem the gold articles*Name - Name - Name - Nich Number - Benail Sof complaint - Details of complaint - Date of Complaint - Date of Complaint		costs/margins.					Services Unit,
Wadi'ah - Gold Storage Facilityfor cash advances up to 90% free at zero-profit margin against the gold storage ticket for periods ranging from 3, 6 and 12 months.* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately* The company has the right to sell the gold articles which are not redeemed which are not redeem the gold articles481, T.B. Jayah Mawatha,(Darley Road),Colombo - 10No No Place a complaint (b) - Dotails of complaint - Details of complaint - Details of complaint <br< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>, ,</td></br<>							, ,
Wadi'ah - Gold Storage Facilityup to 90% free at zero-profit margin against the gold 							
Wadi'ah - Gold Storage Facilityzero-profit margin against the gold storage ticket for periods ranging from 3, 6 and 12 months.* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately* The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.Road),Colombo - 10* Free Life insurance cover provides up to Rs. 250,000/- advance amount* The gold storage ticket must be surrendered to redeem the gold articles* The gold storage ticket must be surrendered to redeem the gold articles* Required Information to Place a complaint ; - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint - Date of Complaint - Date of Complaint - Acknowledgment of			applicable				-
Wadi'ah - Gold Storage Facilityagainst the gold storage ticket for periods ranging from 3, 6 and 12 months.of Government tax/stamp duty and all other statutory charges/fees applies appropriately*The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.Call On: Hot line: +94 11 5 889 786 E- mail On: al-falaah@lolcfinance.com*Free Life insurance cover provides up to Rs. 250,000/- advance amount*The gold storage ticket must be surrendered to redeem the gold articles*Name* The gold storage ticket must be surrendered to redeem the gold articles*The gold storage ticket must be surrendered to redeem the gold articlesNIC Number - Name- Name - Details of complaint - Date of Complaint - Date of Complaint- Date of Complaint - Date of Complaint		*			<b>°</b>		
Wadran - Gold Storage Facilitystorage ticket for periods ranging from 3, 6 and 12 months.tax/stamp duty and all other statutory charges/fees applies appropriately*The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.Call On: Hot line: +94 11 5 889 786 E- mail On: al-falaah@lolcfinance.com*Free Life insurance cover provides up to Rs. 250,000/- advance amount*The gold storage ticket must be surrendered to redeem the gold articles*The gold storage ticket must be surrendered to redeem the gold articles*Name - Nic Number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint - Date of Complaint					arrangemnets.		Road),Colombo - 10
Storage Facility       periods ranging from 3, 6 and 12 months.       all other statutory charges/fees applies appropriately       right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.       Hot line: +94 11 5 889 786 E- mail On: al-falaah@lolcfinance.com         *Free Life insurance cover provides up to Rs. 250,000/- advance amount       *The gold storage ticket must be surrendered to redeem the gold articles       *The gold articles       *Required Information to Place a complaint ; - Name         • NIC Number       - Mobile number       - Email address (if any)       - Contract/Account Number         • Details of complaint       - Date of Complaint       - Date of Complaint	Wadi'ah - Gold				*The company has the		
from 3, 6 and 12 months.charges/fees applies appropriatelyarticles which are not redeemed within the agreed period after due notice to the customer.mail On: al-falaah@lolcfinance.com*Free Life insurance cover provides up to Rs. 250,000/- advance amount*The gold storage ticket must be surrendered to redeem the gold articles*Required Information to Place a complaint ; - Name*The gold storage ticket must be surrendered to redeem the gold articles•NiC Number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint - Date of Complaint - Date of Complaint	Storage Facility						
months.appropriatelyredeemed within the agreed period after due notice to the customer.al-falaah@lolefinance.com*Free Life insurance cover provides up to Rs. 250,000/- advance amount*The gold storage ticket must be surrendered to redeem the gold articles*Name - Name - NiC Number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint - Date of Complaint Acknowledgment of							
*Free Life       agreed period after due       *Required Information to         insurance cover       provides up to Rs.       * The gold storage ticket       Place a complaint ;         250,000/- advance       amount       * The gold storage ticket       • Name         amount       • Mobile number       • Nilc Number         • Email address (if any)       • Contract/Account Number         • Details of complaint       • Date of Complaint         • Date of Complaint       • Date of Complaint		-	<b>U</b>				
*Free Life insurance cover provides up to Rs. 250,000/- advance amount* The gold storage ticket must be surrendered to redeem the gold articles* Required Information to Place a complaint ; - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint - Date of Complaint Acknowledgment of		monulo	appropriatory				ai-raraan@ioicimance.com
insurance cover provides up to Rs. 250,000/- advance amount		*Free Life					*Required Information to
provides up to Rs. 250,000/- advance amount* The gold storage ticket must be surrendered to redeem the gold articles- Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint 		insurance cover					
250,000/- advance amount       must be surrendered to redeem the gold articles       - NIC Number         - Mobile number       - Email address (if any)         - Contract/Account Number         - Details of complaint         - Date of Complaint         Acknowledgment of		provides up to Rs.			* The gold storage ticket		
amountredeem the gold articles- Mobile number- Email address (if any)- Contract/Account Number- Details of complaint- Date of Complaint- Date of Complaint- Acknowledgment of		250,000/- advance			must be surrendered to		
- Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint Acknowledgment of		amount			redeem the gold articles		
- Contract/Account Number - Details of complaint - Date of Complaint Acknowledgment of							
- Date of Complaint Acknowledgment of							
Acknowledgment of							- Details of complaint
complaints							
							complaints



				*Loss of the gold loan ticket should be immediately brought to the notice of the company. In such instances or in the event of the demise of the customer, the person redeeming the article should be substantiating his/her claim by submitting an affidavit and other documents acceptable to the company The notice prior to the sale of gold articles should be sent to the Given address. * The customer should comply with the rules & regulations presently in force in the company with regard to the gold articles * The customer should comply with the rules & regulations presently in force in the company with regard to the gold articles		<ul> <li>*An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</li> <li>*The message will also state the number of days within which LFP hopes to resolve the complaint.</li> <li>Complaint Investigation LOLC FINANCE will respond to the customer with the decision and offer an explanation.</li> <li>If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.</li> <li>Website details;</li> <li>www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624</li> </ul>
--	--	--	--	--	--	--



 	e Financial Sei vie	•••		
			In the event of the loss	Fax: 94 11 2595625
			of a gold article,	Email: fosril@sltnet.lk
			only the value of gold	Website:
			prevailing at the time of	
			loss of the article will be	www.financialombudsman.lk
			paid by the company as	
			compensation.	
			compensation.	
			*The second second should	
			*The customer should	
			notify the company any	
			change of address	



#### Key Fact Document - Alternative Financial Services All PRODUCTS RELATED TO SAVINGS & FIXED DEPOSITS

Eg: Senior Citizens Savings, Children's Savings, General Savings, Super Savings, Fixed Deposit Bond and etc.

Product Name	Key Features & Benefits including any incentives and promotions	The minimum balance requirements, account opening fee, account maintenance fees, account closure fees, and the availability of the deposit insurance coverage.	Interest/Profit Rates	Procedure to be Followed to Open the Account	Main Terms & Conditions	Complaint Handling Procedure
Mudharaba – Term Investment 1. General 2. Senior 3. Ladies 4. Junior	<ul> <li>Choice of investment options ranging from 1 month to 60 months' term.</li> <li>Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred</li> <li>Profits can be paid to your Mudharabah</li> </ul>	LKR 5,000	<ul> <li>Profit Sharing Ratio's (PSR) as per tariff-sheet decided by ALCO</li> <li>Profit rates will be declared monthly based on the performance of the deposit pool.</li> </ul>	<ul> <li>All customers looking to obtain products/services from LOLC FINANCE Al- Falaah should, required to visit or contact the closest branch location.</li> <li>The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contact- us/)</li> <li>After Visit or communicate with authorised officer, customer required to complete an application form.</li> <li>All relevant documents related to the product/service should be handed over to the branch to process the request.</li> </ul>		<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.</li> <li>481, T.B. Jayah Mawatha,</li> </ul>

Updated 31.05.2022



Key Fact Document - Alternati	ve Financial Selvice	<b>)</b>	
Savings Account maintained with us or to another bank account as required by you.         • Access to over 4 dedicated LOLC FINANCE Al- Falaah centres and over 100+ LOLC FINANCE branches and service centres island-wide.         • Supervised by industry leading Islamic Finance scholars		<ul> <li>Filled Mudharabah Mandate</li> <li>Copy of NIC/Passport/Driving Licence/Business Registrations</li> <li>Completed KYC form</li> <li>Submit a copy of address proof (if mailing address differ from proof submitted)</li> <li>Submit a copy of birth certificate and NIC/Passport/Licence of the Parent/Guardian of the minor.</li> </ul>	<ul> <li>(Darley Road), Colombo - 10</li> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: al- falaah@lolcfinance.com</li> <li>Required Information to Place a complaint ; <ul> <li>Name</li> <li>NIC Number</li> <li>Mobile number</li> <li>Email address (if any)</li> <li>Contract/Account Number</li> <li>Details of complaint</li> <li>Date of Complaint</li> <li>Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</li> </ul> </li> <li>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</li> </ul>
			complaint.



V				
			А	cknowledgment of
			co	omplaints
				<b>F</b>
			✓	An email containing will
				be sent to the customer
				acknowledging the
				complaint has been
				received and has been
				forwarded to the
				respective authority for
				further action.
				Turther action.
			$\checkmark$	The message will also
				state the number of days
				within which LFP hopes
				to resolve the complaint.
			C	omplaint Investigation
			C	omplaint investigation
				LOLC FINANCE will
			v	
				respond to the customer
				with the decision and
				offer an explanation.
			$\checkmark$	If The company unable to
				investigate and send a
				response within a period
				of 7 working days,
				company call the
				customer to inform the
				delivery date for the
				complaint raised.
1				
			$\checkmark$	Website details;
			<b>↓</b>	Website details; www.lolcfinance.com



					if a satisfactory resolution is not received, the case can be referred to; ✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
Mudharaba – Savings 1. General 2. Senior 3. Ladies 4. Junior	<ul> <li>Documents - Application/KYC/ NIC</li> <li>Type of Customers- Individuals who are Citizens/Dual Citizens of Sri Lanka and of age 18 Years or older</li> <li>Corporates and Other Institutions Registered within Sri Lanka</li> <li>Minor Accounts can be opened children below 18 Years of age (parent or legally</li> </ul>	LKR 1,000	<ul> <li>Profit Sharing Ratio's (PSR) as per tariff-sheet decided by ALCO</li> <li>Profit rates will be declared monthly based on the performance of the deposit pool.</li> </ul>	<ul> <li>All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location.</li> <li>The locations and contacts numbers are displayed on our website (https://www.LOLC FINANCE Financefinance.com/contact-us/)</li> <li>After Visit or communicate with authorised officer, customer required to complete an application form.</li> <li>All relevant documents related to the product/service should be handed over to the branch to process the request.         <ul> <li>✓ Filled Mudharabah Mandate</li> <li>✓ Copy of NIC/Passport/Driving Licence/Business Registrations</li> <li>✓ Completed KYC form</li> </ul> </li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.</li> <li>481, T.B. Jayah Mawatha, (Darley Road), Colombo – 10</li> </ul>



Fact Document - Alternati	ve Financial Selvices		
appointed         guardian         signatory).         • Cash withdrawal         allowed from any         Branch,         with         submission         of         Passbook.         • Debit         Cards         withdrawals         are         permitted:         ✓         ✓         Branches         (any amount)         ✓         ✓         Any         Visa         ATM         (100,000 PD)         (ATM Can apply via         Branches, PIN will         be posted and Card         to be collect from         respective branch)         •         All         individuals         except Minors are         eligible to apply         for a Debit Card.		<ul> <li>✓ Submit a copy of address proof (if mailing address differ from proof submitted)</li> <li>✓ Submit a copy of birth certificate and NIC/Passport/Licence of the Parent/Guardian of the minor.</li> </ul>	<ul> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: al- falaah@lolcfinance.com</li> <li>Required Information to Place a complaint ;         <ul> <li>Name</li> <li>NIC Number</li> <li>Mobile number</li> <li>Mobile number</li> <li>Email address (if any)</li> <li>Contract/Account Number</li> <li>Details of complaint</li> <li>Date of Complaint</li> <li>Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</li> </ul> </li> </ul>
<ul> <li>SMS alert can obtain for all savings Account.</li> <li>LOLC FINANCE Real-time – Self Banking App can be used for Fund Transfers, Card Payments, Utility</li> </ul>			<ul> <li>Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</li> <li>Acknowledgment of complaints</li> </ul>

Updated 31.05.2022



Hey I act Do		
	Payments and Standing Orders.	<ul> <li>✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</li> </ul>
		<ul> <li>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</li> </ul>
		Complaint Investigation
		<ul> <li>✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.</li> </ul>
		<ul> <li>✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.</li> </ul>
		✓ Website details; www.lolcfinance.com
		if a satisfactory resolution is not received, the case can be referred to;



					✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
Wakala Deposits for Corporate Investors	<ul> <li>Choice of investment options ranging from 1 month to 60 months' term.</li> <li>Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred</li> <li>Profits can be paid to your Mudharabah Savings Account maintained with us or to another bank account as required by you.</li> <li>Access to over 4 dedicated LOLC</li> </ul>	LKR 5Mn (5,000,000/-)	<ul> <li>Anticipated Profit Rate (APR) as per tariff-sheet decided by ALCO</li> <li>Profit rates will be declared monthly based on the performance of the deposit pool.</li> </ul>	<ul> <li>All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location.</li> <li>The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contactus/)</li> <li>After Visit or communicate with authorised officer, customer required to complete an application form.</li> <li>All relevant documents related to the product/service should be handed over to the branch to process the request.</li> <li>Filled Mudharabah Mandate</li> <li>Copy of NIC/Passport/Driving Licence/Business Registrations</li> <li>Submit a copy of address proof (if mailing address differ from proof submitted)</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC.</li> <li>481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</li> <li>✓ Call On: Hot line: +94 11 5 889 786</li> </ul>

Updated 31.05.2022



Rey Fact Document - Anternation		
FINANCE Al-		✓ E-mail On:
Falaah centres and		<u>al-</u>
over 100+ LOLC		falaah@lolcfinance.com
FINANCE		
branches and		Required Information to
service centres		Place a complaint ;
island-wide.		- Name
		- NIC Number
		- Mobile number
		- Email address (if
		any)
		- Contract/Account
		Number
		- Details of complaint
		- Date of Complaint
		✓ Customers Can get
		assistance from Branch
		Manager to lodge a
		complaint, the complaint
		can be lodge via any
		channel described above.
		<ul> <li>✓ Anonymous complaints,</li> </ul>
		without sufficient proof
		and information related to
		the complaint will not be
		considered as a formal
		complaint.
		complaint.
		Acknowledgment of
		complaints
		✓ An email containing will
		be sent to the customer
		acknowledging the
		complaint has been



-	e e			 
				received and has been forwarded to the
				respective authority for
				further action.
				The massage will also
				✓ The message will also state the number of days
				within which LFP hopes
				to resolve the complaint.
				Complaint Investigation
				Complaint Investigation
				✓ LOLC FINANCE will
				respond to the customer with the decision and
				offer an explanation.
				✓ If The company unable to investigate and send a
				response within a period
				of 7 working days, company call the
				customer to inform the
				delivery date for the
				complaint raised.
				✓ Website details;
				www.lolcfinance.com
				if a satisfactory resolution is
				not received, the case can be
				referred to;



	<ul> <li>✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk</li> <li>Website: www.financialombudsman.lk</li> </ul>



	*Documents - Application/KYC/ NIC.		*Profit Sharing Ratio's	*All customers looking to obtain products/services from LOLC FINANCE Al- Falaah should, required to visit or contact the	Customers can place a complaint by following steps;
	100		(PSR) as per	closest branch location.	* Visit the branch the facility
	*Type of	LKR 10,000	tariff-sheet		is obtained and make a
	Customers-	,000	decided by	*The locations and contacts numbers are	written complaint to the
	Individuals who		ALCO.	displayed on our website	Branch Manager.
	are Citizens/Dual			(https://www.LOLC FINANCE	If a solution is not given;
Mudharabah	Citizens of Sri		*The	Financefinance.com/contact-us/)	
Super Savings	Lanka and of age		Investor will		* Write to: The Manager,
<b>9</b>	18 Years or older.		be qualified	*After Visit or communicate with authorised	Al-Falaah Alternate
			for bonus	officer, customer required to complete an	Financial Services Unit,
	*Corporates and		profit when	application form.	LOLC Finance PLC.
	Other Institutions		he/she		481, T.B. Jayah Mawatha,
	Registered within		reaches the	*All relevant documents related to the	(Darley Road),
	Sri Lanka.		respective	product/service should be handed over to the	Colombo – 10
			slabs offered	branch to process the request.	
	*Cash withdrawal		from the		Call On:
	allowed from any		company.	- Filled Mudharabah Mandate	Hot line: +94 11 5 889 786
	Branch, with			- Copy of NIC/Passport/Driving	E-mail On:
	submission of		*Profit rates	Licence/Business Registrations	al-falaah@lolcfinance.com
	Passbook.		will be	- Completed KYC form	Required Information to
			declared	- Submit a copy of address proof (if mailing	Place a complaint ;
	*Debit Cards		monthly	address differ from proof submitted)	- Name
	withdrawals are		based on the	- Submit a copy of birth certificate and	- NIC Number
	permitted:		performance	NIC/Passport/Licence of the Parent/Guardian	- Mobile number
	ü Branches (any		of the	of the minor.	- Email address (if any)
	amount)		deposit pool.		- Contract/Account Number
	ü Any Visa ATM				- Details of complaint
	(100,000 PD)				- Date of Complaint
	(ATM Can apply				
	via Branches, PIN				* Customers Can get
	will be posted and				assistance from Branch
	Card to be collect				Manager to lodge a
	from respective				complaint, the complaint can
	branch)				be lodge via any channel
					described above.

Updated 31.05.2022



*All individuals except Minors are without sufficient	
	proof and
	JIOOI allu
eligible to apply information related	to the
for a Debit Card.	be
considered as a for	
*SMS alert can complaint.	
obtain for all Acknowledgment	of
savings Account.	01
savings Account.	
*LOLC *An email contain	ing will be
FINANCE. sent to the custome	
Real-time – Self	
Banking App can has been received	
be used for Fund been forwarded to	
Transfers, Card respective authorit	
Payments, Utility further action.	y 101
Payments and	
Standing Orders. *The message will	alao stata
the number of day	
which LFP hopes t	o resolve
the complaint.	
Complaint Investig	
LOLC FINANCE	
respond to the cust	
the decision and of	fer an
explanation.	
* If The company	
investigate and ser	id a
response within a	period of 7
working days, con	
the customer to inf	
delivery date for the	
complaint raised.	
Website details;	
www.lolcfinance.c	om
if a satisfactory res	



	not received, the case can be referred to; Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: <u>www.financialombudsman.lk</u>
--	---