

## Key Fact Document - Alternative Financial Services

### 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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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> <p>If a solution is not given;</p> <p>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</p> <ul style="list-style-type: none"> <li>✓ Call On:</li> <li>✓ Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></li> </ul> <p>Required Information to Place a complaint;</p> <ul style="list-style-type: none"> <li>- Name</li> <li>- NIC Number</li> <li>- Mobile number</li> </ul>

Updated 31.05.2022

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		<ul style="list-style-type: none"> <li>• Exception (if any) of Government tax/stamp duty and all other statutory charges/fees for special asset-classed of leasing applies appropriately</li> </ul>	<ul style="list-style-type: none"> <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>		<ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <li>- Email address (if any)</li> <li>- Contract/Account Number</li> <li>- Details of complaint</li> <li>- Date of Complaint</li> </ul> <p>✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p> <p>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</p> <p>Acknowledgment of complaints</p> <p>✓ 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.</p> <p>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</p> <p><b>Complaint Investigation</b></p>
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						<ul style="list-style-type: none"> <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> </ul> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <ul style="list-style-type: none"> <li>✓ <b>Financial Ombudsman of Sri Lanka</b> Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk</li> </ul>
Diminishing Musharakah Projects & Property Finance	<ul style="list-style-type: none"> <li>• Finance options offered for Registered/ Unregistered Vehicles,</li> </ul>	<ul style="list-style-type: none"> <li>• Mark-up rates as per tariff-sheet decided by ALCO.</li> </ul>	<ul style="list-style-type: none"> <li>• Initial discussion with the Customer on request of a facility.</li> </ul>	<ul style="list-style-type: none"> <li>• Financed asset will be comprehensively insured by under a Takaful policy for the full term.</li> </ul>	<p>Based on scenarios, below directions also would be referred;</p> <ul style="list-style-type: none"> <li>• Consumer Credit Act No. 29 of 1982</li> </ul>	<ul style="list-style-type: none"> <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>

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	<p>Machinery &amp; Equipment</p> <ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 applies appropriately</li> </ul>	<ul style="list-style-type: none"> <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 Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).</li> </ul>	<ul style="list-style-type: none"> <li>• Instalments to be made on monthly basis at given due date</li> <li>• General conditions stipulated by the principle agreement</li> </ul>	<ul style="list-style-type: none"> <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>	<p>If a solution is not given;</p> <p>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</p> <p>✓ Call On: Hot line: +94 11 5 889 786</p> <p>✓ E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></p> <p>Required Information to Place a complaint;</p> <ul style="list-style-type: none"> <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> </ul> <p>✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p>
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						<p>✓ Website details; <a href="http://www.lolcfinance.com">www.lolcfinance.com</a></p> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ <b>Financial Ombudsman of Sri Lanka</b> Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></p>
Murabaha Trade Finance	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <li>Finance Leasing ACT No.56 of 2000 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 style="list-style-type: none"> <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> <p>If a solution is not given;</p> <p>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC, 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</p>

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	<ul style="list-style-type: none"> <li>• The maximum finance cost is restricted as per the LTV guidelines of CBSL</li> <li>• Finance options available from 3 months up to 60 months</li> </ul>	<ul style="list-style-type: none"> <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 applies appropriately</li> </ul>	<ul style="list-style-type: none"> <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 Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).</li> <li>• Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier</li> <li>• Release of Payment to Supplier</li> <li>• Customer will pay periodic instalments as agreed</li> </ul>		<ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></li> </ul> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <ul style="list-style-type: none"> <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> </ul> <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> <li>✓ An email containing will be sent to the customer acknowledging the complaint has been received and has</li> </ul>
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						Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a>
Musawamah Import Financing	<ul style="list-style-type: none"> <li>Finance options offered for import requirements of Unregistered Vehicles, Machinery &amp; Equipment and any other trading goods or commodity</li> <li>Finance options available from 3 months up to 60 months</li> </ul>	<ul style="list-style-type: none"> <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 (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 style="list-style-type: none"> <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> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <li>Finance Leasing ACT No.56 of 2000 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> <li>Any other laws which are in existence for the time being or any other laws which will</li> </ul>	<ul style="list-style-type: none"> <li>Customers can place a complaint by following steps;             <ul style="list-style-type: none"> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> </ul> </li> </ul> <p>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</p> <ul style="list-style-type: none"> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: al-falaah@lolcfinance.com</li> </ul> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <li>- Name</li> <li>- NIC Number</li> <li>- Mobile number</li> <li>- Email address (if any)</li> </ul>

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		<ul style="list-style-type: none"> <li>• Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately</li> </ul>	<ul style="list-style-type: none"> <li>• Signing of Agreements and Guarantee bonds</li> <li>• Opening of LC from designated Bank.</li> <li>• Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).</li> <li>• Transfer of Absolute ownership / Mortgage of Asset 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>		<p>be introduced from time to time</p>	<ul style="list-style-type: none"> <li>- Contract/Account Number</li> <li>- Details of complaint</li> <li>- Date of Complaint</li> </ul> <p>✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p> <p>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</p> <p>Acknowledgment of complaints</p> <p>✓ 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.</p> <p>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</p> <p><b>Complaint Investigation</b></p> <p>✓ LOLC FINANCE will respond to the customer with</p>
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						<p>the decision and offer an explanation.</p> <p>✓ 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.</p> <p>✓ Website details; www.lolcfinance.com</p> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ <b>Financial Ombudsman of Sri Lanka</b> Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk</p>
<p><b>Wakalah Financing for Working Capital</b></p>	<ul style="list-style-type: none"> <li>• Finance options offered for Short &amp; Long term Working Capital requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Mark-up rates as per tariff-sheet decided by ALCO.</li> <li>• Rates current at the time will</li> </ul>	<ul style="list-style-type: none"> <li>• Initial discussion with the Customer on request of a facility.</li> <li>• Submitting of all required documents by Customer proving</li> </ul>	<ul style="list-style-type: none"> <li>• Asset (Security) asset will be comprehensively insured by under a Takaful policy for the full term.</li> </ul>	<ul style="list-style-type: none"> <li>• Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred;</li> <li>• Consumer Credit Act No. 29 of 1982</li> </ul>	<ul style="list-style-type: none"> <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>

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	<ul style="list-style-type: none"> <li>• Finance options available from 3 months up to 48 months</li> </ul>	<p>be available on inquiry.</p> <ul style="list-style-type: none"> <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> <li>• Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately</li> </ul>	<p>income, net-worth and guarantees</p> <ul style="list-style-type: none"> <li>• Valuation report from an LOLC FINANCE panel-registered valuers 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> <li>• Signing of Agreements and Guarantee bonds</li> <li>• Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).</li> <li>• Transfer of Absolute ownership / Mortgage of</li> </ul>	<ul style="list-style-type: none"> <li>• Instalments/Settlements to be made on monthly basis at given due date</li> <li>• General conditions stipulated by the principle agreement</li> </ul>	<ul style="list-style-type: none"> <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>	<p>If a solution is not given;</p> <p>Write to:</p> <p>The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</p> <p>✓ Call On: Hot line: +94 11 5 889 786</p> <p>✓ E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></p> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <p>✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p>
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						<p>delivery date for the complaint raised.</p> <p>✓ Website details;  <a href="http://www.lolcfinance.com">www.lolcfinance.com</a></p> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ <b>Financial Ombudsman of Sri Lanka</b>  Address: No 143A, Vajira Road, Colombo 5  Telephone: +94 11 2595624  Fax: 94 11 2595625  Email: fosril@sltnet.lk  Website:  <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></p>
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## Key Fact Document - Alternative Financial Services

<p><b>Wakala Speed Draft</b></p>	<p>*A predominantly working capital revolving loan facility, which is quite similar to Wakala Financing Facility.</p> <p>* Flexibility in repayment of capital amount borrowed while servicing the monthly profit quantum.</p> <p>* Finance options available from 3 months up to 12 months.</p> <p>* Flexibility in getting multiple disbursements within the approved limit.</p>	<p>* Mark-up Anticipated Profit Rates as per tariff-sheet decided by ALCO.</p> <p>* Rates current at the time will be available on inquiry.</p> <p>* Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable.</p> <p>* Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable.</p> <p>* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately.</p>	<p>* Initial discussion with the Customer on request of a facility.</p> <p>* Submitting of all required documents by Customer proving income, net-worth and guarantees.</p> <p>* Inspection from LOLC FINANCE Officers.</p> <p>* Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of security Asset to be submitted.</p> <p>* In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property.</p> <p>* Approval process to take up to 3 working days.</p>	<p>* Financed asset will be comprehensively insured by under a Takaful policy for the full term.</p> <p>* Instalments to be made on monthly basis at given due date.</p> <p>* General conditions stipulated by the principle agreement.</p> <p>* Facilities to be given only under the name of registered business (Sole Prop./Partnership/Limited Liability etc.) which is ideally operation for minimum period of at least one year.</p> <p>* Admin Fee &amp; Delay Payment Charges (Fixed Amount) will be charged if the Monthly Mark-up Due is exceeding the grace period</p>	<p>* Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred;</p> <p>* Consumer Credit Act No. 29 of 1982</p> <p>* Mortgage Act No. 6 of 1949</p> <p>* Secured Transactions Act No.49 of 2009.</p> <p>* Registration of Title No. 21 of 1998</p> <p>* Arbitration Act No.11 of 1995</p> <p>* Mediation Board Act No. 72 of 1988</p> <p>* Recovery of Debt (Special Provisions) Act No. 2 of 1990</p>	<p>Customers can place a complaint by following steps;</p> <p>* Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</p> <p>If a solution is not given;</p> <p>* Write to:</p> <p>The Manager, Al-Falaah Alternate Financial Services Unit,</p> <p>LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</p> <p>Call On: Hot line: +94 11 5 889 786 E-mail On: al-falaah@lolcfinance.com</p> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <p>* Customers Can get assistance from Branch Manager to lodge a complaint; the complaint can be lodge via any channel described above.</p>
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## Key Fact Document - Alternative Financial Services

			<ul style="list-style-type: none"> <li>* Signing of Agreements and Guarantee bonds.</li> <li>* Transfer of Absolute ownership of Security Asset to LOLC FINANCE</li> <li>* Release of the Payment.</li> <li>* Customer will pay periodic instalments as agreed.</li> <li>* Once all commitments made, the security asset will be released to the Customer with a Deletion letter of Absolute ownership.</li> </ul>		<ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <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> <li>Complaint Investigation LOLC FINANCE will respond to the customer with the decision and offer an explanation.</li> </ul>
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## Key Fact Document - Alternative Financial Services

						<p>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.</p> <p>Website details;  <a href="http://www.lolcfinance.com">www.lolcfinance.com</a>          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: <a href="mailto:fosril@slt.net.lk">fosril@slt.net.lk</a>          Website:  <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></p>
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## Key Fact Document - Alternative Financial Services

<p><b>Wadi'ah - Gold Storage Facility</b></p>	<p>*Company offers a Gold Storage Service and a daily storage fee for the offered specific service, determined by BU for the established value of the gold will be claimed from the client covering all-costs/margins.</p> <p>*Customer entitled for cash advances up to 90% free at zero-profit margin against the gold storage ticket for periods ranging from 3, 6 and 12 months.</p> <p>*Free Life insurance cover provides up to Rs. 250,000/- advance amount</p>	<p>*Storage Fee Rates as per tariff-sheet decided by ALCO.</p> <p>* Rates current at the time will be available on inquiry.</p> <p>*Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable</p> <p>* Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately</p>	<p>*Initial discussion with the Customer on request of a facility.</p> <p>*Customer should submit the documents to identify himself &amp; permanent residency</p>	<p>*The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>*A daily gold storage fee will be charged payable on calendar month-cycles and Interest free Loan (Benevolent Loan) against gold storage ticket payable up to the maturity of the principle gold storage facility arrangements.</p> <p>*The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer.</p> <p>* The gold storage ticket must be surrendered to redeem the gold articles</p>	<p>*Mortgage Act No. 6 of 1949</p>	<p>Customers can place a complaint by following steps;</p> <p>* Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</p> <p>If a solution is not given;</p> <p>* Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha,(Darley Road),Colombo - 10</p> <p>Call On: Hot line: +94 11 5 889 786 E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></p> <p>*Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <p>Acknowledgment of complaints</p>
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## Key Fact Document - Alternative Financial Services

				<p>*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.</p> <p>* The customer should comply with the rules &amp; regulations presently in force in the company with regard to the gold articles</p> <p>* The customer should comply with the rules &amp; regulations presently in force in the company with regard to the gold articles</p>		<p>*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.</p> <p>*The message will also state the number of days within which LFP hopes to resolve the complaint. 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.</p> <p>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</p>
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## Key Fact Document - Alternative Financial Services

				<p>In the event of the loss of a gold article, only the value of gold prevailing at the time of loss of the article will be paid by the company as compensation.</p> <p>*The customer should notify the company any change of address</p>		<p>Fax: 94 11 2595625  Email: <a href="mailto:fosril@slt.net.lk">fosril@slt.net.lk</a>  Website:  <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></p>
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## 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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 (<a href="https://www.lolcfinancefinance.com/contact-us/">https://www.lolcfinancefinance.com/contact-us/</a>)</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 style="list-style-type: none"> <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> <p>If a solution is not given;</p> <p>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha,</p>

Updated 31.05.2022

## Key Fact Document - Alternative Financial Services

	<p>Savings Account maintained with us or to another bank account as required by you.</p> <ul style="list-style-type: none"> <li>• Access to over 4 dedicated LOLC FINANCE Al-Falaah centres and over 100+ LOLC FINANCE branches and service centres island-wide.</li> <li>• Supervised by industry leading Islamic Finance scholars</li> </ul>			<ul style="list-style-type: none"> <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>	<p>(Darley Road), Colombo - 10</p> <ul style="list-style-type: none"> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></li> </ul> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <ul style="list-style-type: none"> <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> </ul>
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## Key Fact Document - Alternative Financial Services

					<p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> <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> <p><b>Complaint Investigation</b></p> <ul style="list-style-type: none"> <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; <a href="http://www.lolcfinance.com">www.lolcfinance.com</a></li> </ul>
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## Key Fact Document - Alternative Financial Services

						<p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ <b>Financial Ombudsman of Sri Lanka</b> Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk</p>
<p>Mudharaba – Savings</p> <ol style="list-style-type: none"> <li>1. General</li> <li>2. Senior</li> <li>3. Ladies</li> <li>4. Junior</li> </ol>	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 (<a href="https://www.LOLC FINANCE Financefinance.com/contact-us/">https://www.LOLC FINANCE Financefinance.com/contact-us/</a>)</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 style="list-style-type: none"> <li>✓ Filled Mudharabah Mandate</li> <li>✓ Copy of NIC/Passport/Driving Licence/Business Registrations</li> <li>✓ Completed KYC form</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <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> <p>If a solution is not given;</p> <p>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo – 10</p>	



## Key Fact Document - Alternative Financial Services

	<p>appointed guardian as Signatory).</p> <ul style="list-style-type: none"> <li>• Cash withdrawal allowed from any Branch, with submission of Passbook.</li> <li>• Debit Cards withdrawals are permitted: <ul style="list-style-type: none"> <li>✓ Branches (any amount)</li> <li>✓ Any Visa ATM (100,000 PD)</li> </ul> </li> </ul> <p>(ATM Can apply via Branches, PIN will be posted and Card to be collect from respective branch)</p> <ul style="list-style-type: none"> <li>• All individuals except Minors are eligible to apply for a Debit Card.</li> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <li>✓ Call On: Hot line: +94 11 5 889 786</li> <li>✓ E-mail On: <a href="mailto:falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></li> </ul> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <ul style="list-style-type: none"> <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> </ul> <p>Acknowledgment of complaints</p>
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## Key Fact Document - Alternative Financial Services

	<p>Payments and Standing Orders.</p>				<ul style="list-style-type: none"> <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> <p><b>Complaint Investigation</b></p> <ul style="list-style-type: none"> <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; <a href="http://www.lolcfinance.com">www.lolcfinance.com</a></li> </ul> <p>if a satisfactory resolution is not received, the case can be referred to;</p>
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						<p>✓ <b>Financial Ombudsman of Sri Lanka</b> Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk</p>
Wakala Deposits for Corporate Investors	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 style="list-style-type: none"> <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 (<a href="https://www.lolcfinancefinance.com/contact-us/">https://www.lolcfinancefinance.com/contact-us/</a>)</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 style="list-style-type: none"> <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> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>Customers can place a complaint by following steps; <ul style="list-style-type: none"> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> </ul> </li> </ul> <p>If a solution is not given;</p> <p>Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC, 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</p> <ul style="list-style-type: none"> <li>✓ Call On: Hot line: +94 11 5 889 786</li> </ul>

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	<p>FINANCE Al- Falaah centres and over 100+ LOLC FINANCE branches and service centres island-wide.</p>						<p>✓ E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></p> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <p>✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p> <p>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</p> <p>Acknowledgment of complaints</p> <p>✓ An email containing will be sent to the customer acknowledging the complaint has been</p>
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## Key Fact Document - Alternative Financial Services

					<p>received and has been forwarded to the respective authority for further action.</p> <ul style="list-style-type: none"> <li>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</li> </ul> <p><b>Complaint Investigation</b></p> <ul style="list-style-type: none"> <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; <a href="http://www.lolcfinance.com">www.lolcfinance.com</a></li> </ul> <p>if a satisfactory resolution is not received, the case can be referred to;</p>
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## Key Fact Document - Alternative Financial Services

<p><b>Mudharabah Super Savings</b></p>	<p>*Documents - Application/KYC/NIC.</p> <p>*Type of Customers- Individuals who are Citizens/Dual Citizens of Sri Lanka and of age 18 Years or older.</p> <p>*Corporates and Other Institutions Registered within Sri Lanka.</p> <p>*Cash withdrawal allowed from any Branch, with submission of Passbook.</p> <p>*Debit Cards withdrawals are permitted:          ü Branches (any amount)          ü Any Visa ATM (100,000 PD)          (ATM Can apply via Branches, PIN will be posted and Card to be collect from respective branch)</p>	<p>LKR 10,000</p>	<p>*Profit Sharing Ratio's (PSR) as per tariff-sheet decided by ALCO.</p> <p>*The Investor will be qualified for bonus profit when he/she reaches the respective slabs offered from the company.</p> <p>*Profit rates will be declared monthly based on the performance of the deposit pool.</p>	<p>*All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location.</p> <p>*The locations and contacts numbers are displayed on our website (<a href="https://www.LOLC FINANCE Financefinance.com/contact-us/">https://www.LOLC FINANCE Financefinance.com/contact-us/</a>)</p> <p>*After Visit or communicate with authorised officer, customer required to complete an application form.</p> <p>*All relevant documents related to the product/service should be handed over to the branch to process the request.</p> <ul style="list-style-type: none"> <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>		<p>Customers can place a complaint by following steps;</p> <p>* Visit the branch the facility is obtained and make a written complaint to the Branch Manager. If a solution is not given;</p> <p>* Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo – 10</p> <p>Call On: Hot line: +94 11 5 889 786 E-mail On: <a href="mailto:al-falaah@lolcfinance.com">al-falaah@lolcfinance.com</a></p> <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> <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> </ul> <p>* Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p>
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## Key Fact Document - Alternative Financial Services

	<p>*All individuals except Minors are eligible to apply for a Debit Card.</p> <p>*SMS alert can obtain for all savings Account.</p> <p>*LOLC FINANCE. Real-time – Self Banking App can be used for Fund Transfers, Card Payments, Utility Payments and Standing Orders.</p>					<p>*Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. Acknowledgment of complaints</p> <p>*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.</p> <p>*The message will also state the number of days within which LFP hopes to resolve the complaint. Complaint Investigation LOLC FINANCE will respond to the customer with the decision and offer an explanation.</p> <p>* 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; <a href="http://www.lolcfinance.com">www.lolcfinance.com</a> if a satisfactory resolution is</p>
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## Key Fact Document - Alternative Financial Services

							<p>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:  <a href="http://www.financialombudsman.lk">www.financialombudsman.lk</a></p>
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