

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	 Leasing options offered for Registered/ Unregistered Vehicles, Machinery & Equipment The maximum lease cost is restricted as per the LTV guidelines of CBSL Lease options available up to 60 months 	 Mark-up rates as per tariff-sheet decided by ALCO. Rates current at the time will be available on inquiry. Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable Applicable Government tax/stamp duty and all other statutory charges/fees for leasing applicable 	 Initial discussion with the Customer on request of a facility. Submitting of all required documents by Customer proving income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier of Asset to be submitted Inspection from LOLC FINANCE Officers Approval process to take up to 3 working days Signing of Agreements and Guarantee bonds 	 Leased asset will be comprehensively insured by under a Takaful policy for the full term. Rentals to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	 Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred; Consumer Credit Act No. 29 of 1982 Mortgage Act No. 6 of 1949 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 Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. 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:



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

Complaint Investigation



Key Fact De	ocument - Alterr	native Financia	al Services			
						✓ 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;
						✓ 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
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.	Based on scenarios, below directions also would be referred; • Consumer Credit Act No. 29 of 1982	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.



Key Fact Docum	ent - Altern	ative Financia	d Services			
Ma Equ • Fin also offer Lar and • Fin can gen wor aga Fix asse the • The fina rest the guid CB:	achinery & uipment nance options o can be fered for ind/Buildings if Projects nance options in be given to interact the interact of the inte	 Rates current at the time will be available on inquiry Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately 	 Submitting of all required documents by Customer proving income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset to be submitted In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property Inspection from LOLC FINANCE Officers Approval process to take up to 3 working days Signing of Agreements and Guarantee bonds Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). 	 Instalments to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	 Mortgage Act No. 6 of 1949 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 Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	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 - 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.



Key Fact Document - Alternativ	ve Financial Services	
	• Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier	✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.
	 Release of Payment to Supplier / Customer Customer will pay periodic instalments/settlement as agreed Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership / Mortgage Bond. 	 ✓ 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. ✓ 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.



Key Fact D	ocument - Alteri	native Financia	al Services			
Key Fact D	Cument - Anteri	auve Financia	ar services			✓ 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
Murabaha Trade Finance	 Finance options offered for Registered/ Unregistered Vehicles, Machinery & Equipment Finance options also can be offered for Purchase of Commodity and manufacturing raw-materials 	 Mark-up rates as per tariff-sheet decided by ALCO. Rates current at the time will be available on inquiry. Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable 	 Initial discussion with the Customer on request of a facility. Submitting of all required documents by Customer proving income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted 	 Financed asset will be comprehensively insured by under a Takaful policy for the full term. Instalments to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	 Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred; Consumer Credit Act No. 29 of 1982 Mortgage Act No. 6 of 1949 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 	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. 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



Key Fact Document - Altern	native Financia	al Services		
The maximum finance cost is restricted as per the LTV guidelines of CBSL Finance options available from 3 months up to 60 months	 Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately 	 In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property Inspection from LOLC FINANCE Officers Approval process to take up to 3 working days Signing of Agreements and Guarantee bonds Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier Release of Payment to Supplier Customer will pay periodic instalments as agreed 	Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time	 ✓ 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 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. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. ✓ An email containing will be sent to the customer acknowledging the complaint has been received and has



Key Fact Document - Alternative Fin	nancial Services	
	Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.	been forwarded to the respective authority for further action. ✓ 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.
		✓ 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



	ocument - Alteri					Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
Musawamah Import Financing	 Finance options offered for import requirements of Unregistered Vehicles, Machinery & Equipment and any other trading goods or commodity Finance options available from 3 months up to 60 months 	 Mark-up rates as per tariff-sheet decided by ALCO. Rates current at the time will be available on inquiry. Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable 	 Initial discussion with the Customer on request of a facility. Submitting of all required documents by Customer proving income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property Inspection from LOLC FINANCE Officers 	 Financed asset will be comprehensively insured by under a Takaful policy for the full term. Instalments to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	 Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred; Consumer Credit Act No. 29 of 1982 Mortgage Act No. 6 of 1949 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 Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will 	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. 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:



Key Fact Doc	<u>ument - Alternative Financia</u>	al Services		
	• Exception (if	• Approval process to	be introduced from	- Contract/Account
	any) of	take up to 3 working	time to time	Number
	Government	days		 Details of complaint
	tax/stamp			- Date of Complaint
	duty and all	• Signing of Agreements		✓ Customers Can get assistance
	other statutory	and Guarantee bonds		from Branch Manager to
	charges/fees			lodge a complaint, the
	applies	Opening of LC from		complaint can be lodge via
	appropriately	designated Bank.		any channel described above.
	appropriately	designated Dank.		
		• Issuance of Asset		✓ Anonymous complaints,
		Delivery/Purchase		without sufficient proof and
		Order by LOLC		information related to the
		FINANCE (in case of an		complaint will not be
		Asset purchase).		considered as a formal
		Asset purchase).		complaint.
		a Tuescafes of Alberta		complaint.
		• Transfer of Absolute		Acknowledgment of complaints
		ownership / Mortgage of		
		Asset to LOLC		✓ An email containing will be
		FINANCE by the		sent to the customer
		Supplier		acknowledging the complaint
				has been received and has
		• Release of Payment to		been forwarded to the
		Supplier by TT or any		respective authority for
		other alternate ways.		further action.
		• Customer will pay		✓ The message will also state
		periodic Payments/		the number of days within
		rentals as agreed.		which LFP hopes to resolve
				the complaint.
		• Once all commitments		
		made, the asset will be		Complaint Investigation
		released to the Customer		complaint in conquiton
		with a Deletion letter of		✓ LOLC FINANCE will
		Absolute ownership.		respond to the customer with
		*		respond to the customer with



Key Fact Do	ocument - Alterr	native Financia	al Services			
						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;
						✓ 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
Wakalah Financing for Working Capital	• Finance options offered for Short & Long term Working Capital requirements	 Mark-up rates as per tariff- sheet decided by ALCO. Rates current at the time will 	 Initial discussion with the Customer on request of a facility. Submitting of all required documents by Customer proving 	Asset (Security) asset will be comprehensively insured by under a Takaful policy for the full term.	 Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred; Consumer Credit Act No. 29 of 1982 	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.



Key Fact Docui	ment - Altern	auve rinancia	ii Services			
a m	Finance options available from 3 months up to 48 months	 Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable Overnment tax/stamp duty and all other statutory charges/fees for financial services applicable Exception (if any) of Government tax/stamp duty and all other statutory charges/fees for financial services applicable 	income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuers and Invoice from the Supplier (if any) of Asset/Commodity to be submitted In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property Inspection from LOLC FINANCE Officers Approval process to take up to 3 working days Signing of Agreements and Guarantee bonds	 Instalments/Settlements to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	 Mortgage Act No. 6 of 1949 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 Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	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 - Email address (if any) - Contract/Account Number
		Government tax/stamp duty and all	• Signing of Agreements			 NIC Number Mobile number Email address (if any) Contract/Account



Key Fact Document - Alternativ	ve Financial Services	
	 Release of Payment to Customers for his Business working capital purpose. Customer will pay periodic instalments — APR / settlements as agreed. 	 ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. Acknowledgment of complaints
	Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.	 ✓ 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. ✓ The message will also state the number of days within which LEP hopes to resolve
		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



Key Fact Do	cument - Altern	ative Financia	al Services		
					delivery date for the complaint raised.
					✓ Website details; <u>www.lolcfinance.com</u>
					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 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 each disbursment.	guarantees.	at given due date.	Act No. 29 of 1982	White 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	Unit,
	servicing the	Asset Mortgage		principle agreement.		Unit,
	monthly profit	Rates as appropriate	* Valuation report from	Mars 111.1	* Secured	LOLC Finance PLC.
	quantum.	will be applicable.	an LOLC FINANCE	* Facilities to be given only under the name of registered business (Sole Prop./Partnership/Limite d Liability etc.) which is ideally operation for	Transactions Act	
	* T'	A 1' 11	panel-registered valuer of security Asset to be submitted.		No.49 of 2009.	481, T.B. Jayah Mawatha,
	* Finance options	* Applicable				(Darley Road),
	available from 3	Government			* Registration of	Colombo - 10
	months up to 12	tax/stamp duty and	Ψ Τ .1 A .		Title No. 21 of	
	months.	all other statutory	* In case the Asset		1998	Call On:
	♥ 171 21-2124 3	charges/fees for financial services	(Security) is a Land or	minimum period of at	* A1. ' A	Hot line: +94 11 5 889 786 E-
	* Flexibility in		Building, approved	least one year.	* Arbitration Act	mail On:
	getting multiple disbursements	applicable.	Local Authority Documents and Clear	* Admin Fee & Delay	No.11 of 1995	al-falaah@lolcfinance.com
		* Evantion (if any)	Title documents will be	Payment Charges (Fixed	* Mediation Board	Required Information to Place
	within the approved limit.	* Exception (if any) of Government		Amount) will be	Act No. 72 of 1988	a complaint;
	IIIIIIL.	tax/stamp duty and	required of the property.	charged if the Monthly	ACI NO. 72 01 1988	- Name
		all other statutory	* Approval process to	Mark-up Due is	* Recovery of Debt	- NIC Number
		charges/fees applies	take up to 3 working	exceeding the grace	(Special	- Mobile number
		appropriately.	days.	period period	Provisions) Act No.	- Email address (if any) - Contract/Account Number
		appropriately.	days.	period	2 of 1990	
					2 01 1770	Details of complaintDate of Complaint
						* Customers Can get
						assistance from Branch
						Manager to lodge a complaint;
						the complaint can be lodge via
						any channel described above.
H. I. (120.06.2024						any channel described above.



Key Fact Document - Alternative l			
	* 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
		Act No.24 of 2017.	complaints
	* Release of the		•
	Payment to Customer	* Any other laws	*An email containing will be
	for his business when	which are in	sent to the customer
	there is a sub requst.	existence for the	acknowledging the complaint
	1	time being or any	has been received and has been
	* Customer will pay	other laws which	forwarded to the respective
	periodic instalments as	will be introduced	authority for further action.
	agreed.	from time to time.	,
	1.8		*The message will also state
	* Once all commitments		the number of days within
	made, the security asset		which LFP hopes to resolve
	will be released to the		the complaint.
	Customer with a		Complaint Investigation LOLC
	Deletion letter of		FINANCE will respond to the
	Absolute ownership.		customer with the decision and
	riosofate ownership.		offer an explanation.
			offer all explanation.



Key Fact Docur	nent - Alternativ	e Financial Servic	ees		
					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; 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



IXCy Fact Docum		e Financiai Sei vic	•		T	,
	*Company offers a	*Storage Fee Rates	*Initial discussion with	*The applicant should	*Mortgage Act No.	Customers can place a
	Gold Storage	as per tariff-sheet	the Customer on request	be Sri Lankan within the	6 of 1949	complaint by following steps;
	Service and a daily	decided by ALCO.	of a facility.	legally acceptable age		* Visit the branch the facility
	storage fee for the			limit to obtain a finance		is obtained and make a written
	offered specific	* Rates current at the	*Customer should	facility.		complaint to the Branch
	service, determined	time will be available	submit the documents to			Manager.
	by BU for the	on inquiry.	identify himself &	*A daily gold storage		If a solution is not given;
	established value of		permanent residency.	fee will be charged		
	the gold will be	*Applicable		payable on calendar		* Write to:
	claimed from the	Government	* Customer bring the	month-cycles and		The Manager,
	client covering all-	tax/stamp duty and	actual gold for	Interest free Loan		Al-Falaah Alternate Financial
	costs/margins.	all other statutory	Assessment.	(Benevolent Loan)		Services Unit,
		charges/fees for		against gold storage		LOLGEN
	*Customer entitled	financial services	*Officer will check and	ticket payable up to the		LOLC Finance PLC.
	for cash advances	applicable	identify weight, purity,	maturity of the principle		481, T.B. Jayah
	up to 90% free at	***	of the gold articles	gold storage facility		Mawatha,(Darley
	zero-profit margin	* Exception (if any)	* CCT :111 : 1	arrangements.		Road),Colombo - 10
Wadi'ah - Gold	against the gold	of Government	* GST will be issued	\$TT1 1 /1		
Storage Facility	storage ticket for	tax/stamp duty and	after obtaining the actual	*The company has the		Call On:
	periods ranging	all other statutory	tested articles.	right to sell the gold		Hot line: +94 11 5 889 786 E-
	from 3, 6 and 12	charges/fees applies	* C	articles which are not redeemed within the		mail On:
	months.	appropriately	* Customer will pay periodic Payment as	agreed period after due		al-falaah@lolcfinance.com
	*Free Life		agreed.	notice to the customer.		17.6
	insurance cover		agreed.	notice to the customer.		*Required Information to
	provides up to Rs.		* if customer require a	* The gold storage ticket		Place a complaint;
	250,000/- advance		Benevolent Loan, he can	must be surrendered to		- Name
	amount		obtain by submitting a B	redeem the gold articles		- NIC Number
	amount		loan request by pledging	redeem the gold articles		- Mobile number
			GST.			- Email address (if any)
			GD1.			- Contract/Account Number
						- Details of complaint - Date of Complaint
						Acknowledgment of
						complaints
						Complaints



Key Fact Document - Alternativ	e Financial Services	s	
		*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	has been received and has been forwarded to the respective authority for further action. *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. Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; Financial



Key Fact Docur	nent - Alternativ	e Financial Servic	es		
				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.	Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
				*The customer should notify the company any change of address	



Key Fact Document - Alternative Financial Services<u>All PRODUCTS RELATED TO SAVINGS & FIXED DEPOSITS</u>

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	 Choice of investment options ranging from 1 month to 60 months' term. Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred Profits can be paid to your Mudharabah 	LKR 5,000	 Profit Sharing Ratio's (PSR) as per tariff-sheet decided by ALCO Profit rates will be declared monthly based on the performance of the deposit pool. 	 All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location. The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contactus/) After Visit or communicate with authorised officer, customer required to complete an application form. All relevant documents related to the product/service should be handed over to the branch to process the request. 		 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. If a solution is not given; Write to: The Manager, Al-Falaah Alternate Financial Services Unit, LOLC Finance PLC. 481, T.B. Jayah Mawatha,



Key Fact Document - Alternative	ve Financial Services		
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	ve Financial Services	 Filled Mudharabah Mandate Copy of NIC/Passport/Driving Licence/Business Registrations Completed KYC form Submit a copy of address proof (if mailing address differ from proof submitted) Submit a copy of birth certificate and NIC/Passport/Licence of the Parent/Guardian of the minor. 	(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 - Email address (if any) - Contract/Account Number - Details of complaint - Date 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. ✓ Anonymous complaints, without sufficient proof and information related to
			✓ Anonymous complaints, without sufficient proof



Key Fact Document - Alternative Financial Services					
			Acknowledgment of complaints		
			✓ 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.		
			✓ 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.		
			✓ Website details; www.lolcfinance.com		



Key Fact Doc	ument - Alternati	ve Financiai	Services		
					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	Documents - Application/KYC/ NIC Type of Customers- Individuals who are Citizens/Dual Citizens of Sri Lanka and of age 18 Years or older Corporates and Other Institutions Registered within Sri Lanka Minor Accounts can be opened children below 18 Years of age (parent or legally	LKR 1,000	Profit Sharing Ratio's (PSR) as per tariff-sheet decided by ALCO Profit rates will be declared monthly based on the performance of the deposit pool.	 All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location. The locations and contacts numbers are displayed on our website (https://www.LOLC FINANCE Financefinance.com/contact-us/) After Visit or communicate with authorised officer, customer required to complete an application form. All relevant documents related to the product/service should be handed over to the branch to process the request. ✓ Filled Mudharabah Mandate ✓ Copy of NIC/Passport/Driving Licence/Business Registrations ✓ Completed KYC form 	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. 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



Key Fact Document - Alternati	ve Financiai Ser	vices		
appointed guardian as 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. SMS alert can obtain for all savings Account. LOLC FINANCE Real-time — Self	ve Financiai Ser	Vices	Submit a copy of address proof (if mailing address differ from proof submitted) Submit a copy of birth certificate and NIC/Passport/Licence of the Parent/Guardian of the minor.	✓ 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 - Email address (if any) - Contract/Account Number - Details of complaint - Date 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. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.



Key Fact Document - Alternati	ve Financial Services	
Payments and Standing Orders.		 ✓ 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. ✓ 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.
		✓ Website details; <u>www.lolcfinance.com</u>
		if a satisfactory resolution is not received, the case can be referred to;



ricy ruce Box	ument - Anternati	ve i illuliciui	Del vices		
					✓ 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	 Choice of investment options ranging from 1 month to 60 months' term. Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred Profits can be paid to your Mudharabah Savings Account maintained with us or to another bank account as required by you. Access to over 4 dedicated LOLC 	LKR 5Mn (5,000,000/-) With the Exceptional Approvals above 3 Mn can be accomadated.	Anticipated Profit Rate (APR) as per tariff-sheet decided by ALCO Profit rates will be declared monthly based on the performance of the deposit pool.	 All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location. The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contactus/) After Visit or communicate with authorised officer, customer required to complete an application form. All relevant documents related to the product/service should be handed over to the branch to process the request. Filled Mudharabah Mandate Copy of NIC/Passport/Driving Licence/Business Registrations Completed KYC form Submit a copy of address proof (if mailing address differ from proof submitted) 	 Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. 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



Key Fact Document - Alternative Financial Services	
FINANCE Al-	✓ E-mail On:
Falaah centres and	al-
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.
	✓ Anonymous complaints,
	without sufficient proof
	and information related to
	the complaint will not be
	considered as a formal
	complaint.
	Acknowledgment of
	complaints
	✓ An email containing will
	be sent to the customer
	acknowledging the
	complaint has been



Key Fact Document - Al	ternative Financial Servi	ees	
			received and has been forwarded to the respective authority for further action.
			✓ 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.
			✓ 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 259562
	Fax: 94 11 2595625
	Email: fosril@sltnet.lk
	Website:
	www.financialombudsma



	*Documents -		*Profit Sharing Ratio's (PSR)	*All customers looking to obtain	Customers can place a
	Application/KYC/		as per tariff-sheet decided by	products/services from LOLC	complaint by following
	NIC.		ALCO.	FINANCE Al-Falaah should,	steps;
		*Initial		required to visit or contact the	* Visit the branch the facility
	*Type of	Deposit	*Latest PSR and investment	closest branch location.	is obtained and make a
	Customers-	Amount is	slabs are uploaded in the LOLC		written complaint to the
	Individuals who	LKR	finance website	*The locations and contacts numbers	Branch Manager.
	are Citizens/Dual	15,000/-	www.lolcfinance.com/alternate-	are displayed on our website	If a solution is not given;
Mudharabah	Citizens of Sri		financial-services	(https://www.LOLC FINANCE	
Super	Lanka and of age	*Minimum		Financefinance.com/contact-us/)	* Write to: The Manager,
Savings	18 Years or older.	Balance	*The Investor will be qualified		Al-Falaah Alternate
		Amount is	for bonus profit when he/she	*After Visit or communicate with	Financial Services Unit,
	*Corporates and	LKR	reaches the respective slabs	authorised officer, customer required	LOLC Finance PLC.
	Other Institutions	2,500/-	offered from the company.	to complete an application form.	481, T.B. Jayah Mawatha,
	Registered within				(Darley Road),
	Sri Lanka.		*Profit rates will be declared	*All relevant documents related to	Colombo – 10
			monthly based on the	the product/service should be	
	*Cash withdrawal		performance of the deposit	handed over to the branch to process	Call On:
	allowed from any		pool.	the request.	Hot line: +94 11 5 889 786
	Branch, with				E-mail On:
	submission of			- Filled Mudharabah Mandate	al-falaah@lolcfinance.com
	Passbook.			- Copy of NIC/Passport/Driving	Required Information to
	*Debit Cards			Licence/Business Registrations - Completed KYC form	Place a complaint;
	withdrawals are			- Submit a copy of address proof (if	- Name
	permitted:			mailing address differ from proof	- NIC Number
	* Branches (any			submitted)	- Mobile number
	amount)			- Submit a copy of birth certificate	- Email address (if any)
				and NIC/Passport/Licence of the	- Contract/Account Number
	* Any Visa ATM			Parent/Guardian of the minor.	- Details of complaint
	(100,000 PD)				- Date of Complaint
	(ATM Can apply				* Customers Con set
	via Branches, PIN				* Customers Can get assistance from Branch
	will be posted and				Manager to lodge a
	Card to be collect				complaint, the complaint can
	from respective				be lodge via any channel
	branch)				described above.
	1				described above.



Key Fact Doc	cument - Alternative Fina	anciai Sei vices	
	*All individuals		*Anonymous complaints,
	except Minors are		without sufficient proof and
	eligible to apply		information related to the
	for a Debit Card.		complaint will not be
			considered as a formal
	*SMS alert can		complaint.
	obtain for all		Acknowledgment of
	savings Account.		complaints
	*LOLC		*An email containing will be
	FINANCE.		sent to the customer
	Real-time – Self		acknowledging the complaint
	Banking App can		has been received and has
	be used for Fund		been forwarded to the
	Transfers, Card		respective authority for
	Payments, Utility		further action.
	Payments and		1020002 0002000
	Standing Orders.		*The message will also state
	Standing Stadis.		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.
			CAPILITATION.
			* 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
			ii a satisfactory resolution is



Key Fact Document - Alternative Financial Services						
						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