

Key Fact Document – Credit Cards

Product Name	Financial & other Benefits including any incentives & promotions	Fees/charges, commission, interest etc.	Procedure to be followed to obtain Products/ Services	Main Terms & Conditions	Complaint Handling Procedure
<ul style="list-style-type: none"> ❖ Pulse Credit Card ❖ Gold Credit Card ❖ Platinum Credit Card ❖ World Credit Card ❖ Savi Credit Card ❖ Swairee Credit Card 	<ul style="list-style-type: none"> ❖ Year-round Discounts, Offers & Promotions with island wide merchant partners. ❖ Convenience of obtaining supplementary cards ❖ LOFC Credit Cards are issued under Master Card & VISA Brands, EMV Chip & NFC enabled. ❖ Card limit enhancements facilitated subject to proper credit evaluation. ❖ Balance transfer facility. 	<p>Click on below link for the updated Tariff</p> <p>https://www.lolcfinance.com/consumer-and-digital-business/credit-cards/</p>	<ul style="list-style-type: none"> (i) The LOFC Credit Card applications can be obtained from (ii) LOFC Branches (iii) Website (iv) Online (v) Via QR scanning. ❖ Branch staff will seek additional verification documentation to verify credit worthiness of the customer. ❖ Credit card will be sent to customer's correspondence address mentioned in the Card Application form via the courier company. 	<ul style="list-style-type: none"> ❖ All Credit Card processing and issuance will be subject to credit evaluation upon submission of required documentation and will be executed at the sole discretion of the Company. ❖ Resident Sri Lankans and Non-resident Sri Lankans from 18- 65 years will be eligible for credit cards. ❖ Primary card holder should be self-employed or salaried drawing a minimum basic salary/ income of Rs.25,000 or above to be eligible for a Credit Card. 	<ul style="list-style-type: none"> ❖ The Cardholder shall examine the Statement of card account and any error therein should be notified to the Card Centre within 15 days from the statement date. ❖ Card Centre will require the following information to investigate the dispute. <ul style="list-style-type: none"> • Cardholder's Name • Identification No • Credit Card No • Transaction Date • Transaction Amount • Merchant Name

	<ul style="list-style-type: none"> ❖ Exclusive access to over 1,400 VIP Airport lounges across 120 countries worldwide by presenting World Mastercard & SAVI World Credit Card. ❖ 24x7 Tri-lingual customer care service (Sinhala, English & Tamil) ❖ E-statements & physical Statements Facility. ❖ A special credit card offered for government sector employees and pensioners, with no joining or annual fee ❖ Instant easy loan of up to 70% of the credit card balance. 		<ul style="list-style-type: none"> ❖ Personal Identification Number (PIN) will reach the customer via registered post. ❖ Environment Friendly Green PIN option availed. ❖ The customer should call the LOFC Credit Card Call Centre to activate the card prior using the card. ❖ Cardholders should activate a Travel Plan by contacting the Call Centre and providing details of the tour before using the card overseas 	<ul style="list-style-type: none"> ❖ Customer is liable to pay the LOFC all due charges including late payment fee, over limit fee and limit enhancements facilitated subject to LOFC's discretion. ❖ As per governing regulations, periodic reporting of Credit Card outstanding amount and arrears will be done to Credit Information Bureau of Sri Lanka (CRIB) for reference of all financial institutions 	<ul style="list-style-type: none"> ❖ If the Cardholder informs the Card Centre verbally of a dispute, he/she is required to send a complaint by a letter or by e-mail to (cards@lolcfinance.com) within 3 business days. <p>The specimen of the Cardholder Dispute Resolution Form can be downloaded from the LOLC Finance website.</p> <ul style="list-style-type: none"> ❖ The Card Centre will contact the Cardholder if any further information is required. ❖ Pending investigation, the Card Centre may credit the Cardholder's account with the disputed amount till the dispute is resolved. The investigation may take 45-180 days and after completion of investigation, if no error has been found of the subject transaction, card
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	<p>emergency -View transaction history</p> <p>❖ 24/7 Real-Time Assistance by LLM powered WhatsApp Chat</p> <ul style="list-style-type: none"> - Ability to check credit card balance -Review recent transactions -View a summary of credit card statement - Access detailed card account information - Statement Request - Card block request - Unbilled transaction details - Conversation with the BOT about LOLC Credit Cards. 				
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