

Key Fact Document – Personal Finance Products

Loans

Product or Service	Financial and other benefits	Fees /charges, commission, interest	Procedure to be followed	Major Terms and conditions	Product related laws and regulations / Complaint Procedure
Isurudiriya Housing & Business Loans	<ul style="list-style-type: none"> Repayment period of loan 12 - 72 months Loan amount Rs. 200,000 – 1,500,000. 	<ul style="list-style-type: none"> Prevailing rate will be available on inquiry Penal Interest: - 5% per Month Fees /charges: - Documentation fee – Rs.10,000 	<ul style="list-style-type: none"> Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request. Client should submit the facility application along with all supporting documents. Credit appraisal. Marketing Executive make the client visit (Residential/Business) as part of the client evaluation. Facility approval and disbursement. 	<ul style="list-style-type: none"> The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility. Applicant can be salaried employee or self-employed or running a medium scale Business. Client profile should be in line and meet the requirements as per the company lending criteria. All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company. 	<ul style="list-style-type: none"> Mortgage Act No. 3 of 1990 Customer can complaint directly through common hotline. <ul style="list-style-type: none"> Call on: +94 11 5880600 Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. E-mail on: info@lolcfianace.com Required information to place a complaint <ul style="list-style-type: none"> Name NIC number Mobile number Contract number Details of the complaint Date of complaint

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				<ul style="list-style-type: none"> • On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on behalf of the same to the company. • Property Deed should be offered as a Collateral. 	<ul style="list-style-type: none"> • Customer visit any branch and can drop the complaint to the complaint box • Customer can visit the head-office with the complaint. • Can direct to financial ombudsman if the above methods do not work. <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@sltnet.lk Web - www.financialombudsman.lk</p>
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Isurudiriya Loans	<ul style="list-style-type: none"> • Repayment period of loan 12 - 36 months • Loan amount Rs. 25,000 – 300,000. 	<ul style="list-style-type: none"> • Prevailing rate will be available on inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee 2% of the loan amount. 	<ul style="list-style-type: none"> • Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request. • Client should submit the facility application along with all supporting documents. • Credit appraisal. • Marketing executive make the client visit (Residential/ Business) as part of the client evaluation. • Facility approval and disbursement. 	<ul style="list-style-type: none"> • The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant can be salaried employee or self-employed. • Client profile should be in line and meet the requirements as per the company lending criteria. • All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company. • On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest 	<ul style="list-style-type: none"> • Customer can complaint directly through common hotline <ul style="list-style-type: none"> ▪ Call on: +94 11 5880600 ▪ Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. ▪ E-mail on: info@lolcfianace.com Required information to place a complaint <ul style="list-style-type: none"> ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint • Customer visit any branch and can drop the complaint to the complaint box • Customer can visit the head-office with the complaint.
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				<p>charged on behalf of the same to the company.</p>	<ul style="list-style-type: none"> • Can direct to financial ombudsman if the above methods do not work. <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>
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Lease Products (Asset backed)

Product Name	Financial & other benefits including any incentives & promotions	Fees/ Charges, Commission, interest etc.	Procedure to be followed to obtain Product/ Service	Key Terms & Conditions	Complaint Handling Procedure
Motor Bicycle Lease	<ul style="list-style-type: none"> Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions) 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by the ALCO. All Applicable statutory and other charges/fees. 	<ul style="list-style-type: none"> Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material. Client submit the Facility application along with all supporting documents. Credit Appraisal. Marketing executive make the client visit (Residential/ Business) as part of the client evaluation. Facility Approval and Disbursement. 	<ul style="list-style-type: none"> The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility. Applicant can be a salaried employee or self- employed. Client profile should be in line and meet the requirements as per the company lending criteria. All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company. 	<ul style="list-style-type: none"> Customer can complaint directly through common hotline <ul style="list-style-type: none"> Call on: +94 11 5880600 Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. E-mail on: info@lolcfianace.com Required information to place a complaint <ul style="list-style-type: none"> Name NIC number Mobile number Contract number Details of the complaint Date of complaint
Three-Wheeler Lease	<ul style="list-style-type: none"> Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions) 				
Light Truck Lease	<ul style="list-style-type: none"> Competitive Interest rates. 				
2 Wheel & 4 Wheel Tractors Lease	<ul style="list-style-type: none"> Repayments can be structured according to the seasonal harvesting income. 				
Agri Equipment Lease	<ul style="list-style-type: none"> Repayments can be structured according to the seasonal harvesting income. 				

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<p>Quadricycle Lease</p>	<ul style="list-style-type: none"> • Special Promotions discounts with the supplier (Subjected to availability). 			<ul style="list-style-type: none"> • On an event of Nonrepayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company. 	<ul style="list-style-type: none"> • Customer visit any branch and can drop the complaint to the complaint box • Customer can visit the head-office with the complaint. • Can direct to financial ombudsman if the above methods do not work. <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>
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