

Key Facts Document- LOLC Finance PLC

The Key Facts document consists of the main features of the products and services offered by LOLC Finance PLC (LFP).

PRODUCTS	DOCUMENTS REQUIRED	ELIGIBILITY CRITERIA	COMMENTS
<u>SAVINGS</u> <ul style="list-style-type: none"> • General • Senior • Corporate • Minor 	<u>INDIVIDUAL / SENIOR CITIZEN</u> <ul style="list-style-type: none"> • Duly completed LOLC Finance Savings Application / Identification Document (NIC/PP/NDL) & KYC Document. • Copy of recent utility bill/ Bank statement to establish or change the residential address. 	<u>INDIVIDUAL / SENIOR CITIZEN</u> <ul style="list-style-type: none"> • Individuals who are Citizens/ Resident / Dual Citizens of Sri Lanka and age above 18 years and Senior Citizens above the age of 60 Years 	<u>FACTORS TO CONSIDER OPENING & MAINTAIN SAVING ACCOUNT</u> <ul style="list-style-type: none"> • Initial Deposit Rs 1000 • Minimum Balance Rs 1000 should be maintained to earn interest • Interest will be calculated on daily basis and will be credited to the account at the end of the month. • Cash withdrawal allowed from any Branch solely by the account holder. Third party withdrawals are not permitted. • Value added services will be provided on request. • Cheque deposits into the saving account will be at the sole desecration of the management. • Customer should check entries relating to deposits/ Withdrawals and Balances. • Passbook or statement account will be issued at the request of the customer. • Minor account Withdrawals are not allowed until the minor attends 18 years. • Minor account can be transferred to another Bank or Finance Company on completion of 60 Months from the date of first deposit at the request of Parent/Guardian • Withdrawals are permitted for a justifiable reason such as medical & education of the minor for justifiable reason acceptable to LOLC finance. • Lost/ Damage of passbook indemnity should be submitted.
	<u>CORPORATE</u> <ul style="list-style-type: none"> • Business Registration, Board Resolution, Documents to confirm Directors, Certificate of registration, Duly Signed Mandate, Identification documents of Authorised signatories, Articles of Associations, KYC Individual & Corporate, Share details document (Form 15) 	<u>CORPORATE</u> <ul style="list-style-type: none"> • Corporates and Other Institutions Registered in Sri Lanka 	
	<u>MINOR</u> <ul style="list-style-type: none"> • Mandate/ Birth certificate. • Parent/ Guardian Identification Document (NIC/PP/NDL) & KYC 	<u>MINOR</u> <ul style="list-style-type: none"> • Minor Accounts will be opened for children below 18 Years of age (<i>parent or guardian as Signatory</i>). 	

This document serves to comply with the requirements of the Finance Customer Protection Framework issued by the Central Bank of Sri Lanka Direction No 1 of 2018.

			<ul style="list-style-type: none"> • WHT is applied as per the IRD direction. <p>SMS alert/ Email notification can be obtained for all savings Account</p> <ul style="list-style-type: none"> • A charge of Rs. 250 will applied for savings account closer • A charge of Rs. 250 will applied for savings account does not maintain minimum balance of 1000. • LOLC Finance Bank Code 7861, Branch Code for a transfer from any bank account to LOLC finance Account. • If no transactions are being process during a period of two years, accounts will be transfer to dormant category. Customers can reactivate the dormant account by submitting a letter to respective branch. • A charge of Rs. 100 will applied for dormant savings accounts as Account maintain fee. • A charge of Rs 100 will be applied for Inoperative Saving account for 24 months (Without Deposits / Withdrawals) • A charge of Rs 50/- will be applied for manual SLIP / CEFT transfers from Savings accounts • A charge of Rs 250/- will be applied ATM Card replacements/reissues due to loss of Chip Card (1st reissue is free and charges will apply from 2nd card) • A charge of Rs 50/- will be applied for issuing Cheque issuance in 3rd Party names.
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			<p>VISA EMV CHIP CARD</p> <ul style="list-style-type: none"> • Debit card issuance fee - Free • ATM cash withdrawal at HNB and other VISA ATMs - Free • Balance Inquiry at HNB and other ATMs - Free • Card can be used at any VISA ATM around the world and can pay for purchases to merchants who accept VISA debit cards. • ATM withdrawal limit per day - Rs.150,000/- • POS transactions limit per day - Rs.250,000/- (POS-point of sales / purchases) • Limit can be enhanced up to Rs. 500,000/-, on written request. <p>STEPS TO FOLLOW BEFORE USING THE VISA EMV CHIP CARD IN OVERSEAS</p> <ul style="list-style-type: none"> • LOFC branch should be informed with a written request. • HNB call centre (94 112 462 462) should be informed. <p>LOST/STOLEN OF CARD</p> <ul style="list-style-type: none"> • In the event card is lost/stolen Cardholder must immediately inform HNB Contact Centre on 94 112 462 462 and request Bank to block the card. • If the card details are not available, provide NIC No to HNB Contact Centre and answer few security questions and get the card de-activated. • LOLC Finance will request the cardholder to notify the lost/theft in writing to process a new card. • The Cardholder must use all possible care to ensure the safety of the PIN and Card to prevent any loss or theft of the Card and the PIN.
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			<p>LOSS OF PIN</p> <ul style="list-style-type: none"> Should handover the dully filled ATM PIN regeneration form to nearest LOLC Finance Branch obtain a new PIN. <p>DISPUTE RESOLUTION</p> <p>Any dispute/complaint on ATM withdrawal/POS should inform in writing within 15 days from the transaction date. Which will be routed to HNB chargeback centre for investigation. According to Visa Dispute Rules & Regulations, HNB requires 30 working days for ATM Acquirer Bank/Merchant to respond to the claim. Once HNB receive their response, refund will be arranged accordingly.</p>
	<u>OYES SALARY SAVER</u>	OYES Salary Saver Account can be opened by Salaried individuals / Sri Lankan citizen aged 18 years or above to Remit their salary and get a salary advance via OYES Advance facility anytime anywhere from their smart phone.	<p><u>Documents required.</u></p> <p>Completed account opening form.</p> <p>Copy of NIC.</p> <p>Copy of utility bill if permanent address differs from NIC.</p> <p><u>OYES</u></p> <p>"OYES," is a simplified software for salary advancement. This sophisticated platform offers employees the benefit of accessing their earned salaries on a daily basis, whenever they need. OYES will function as a facilitator for salary advancement for employees, while eliminating the burden on employers by minimizing cumbersome paperwork and disbursement processes.</p>
	<u>LOLC SUPER SAVINGS ACCOUNT</u>	<ul style="list-style-type: none"> Individuals who are Citizens/ Resident / Dual Citizens of Sri Lanka and age above 18 years and Senior Citizens above the age of 60 Years or companies registered in Sri-Lanka 	<p>The Super Savings Account is designed to encourage the habit of savings with the payment of a higher rate of interest as the balance increases. Can open a Super Savings Account with an initial deposit of LKR 15,000/-.</p> <p>Interest rate structure (Subject to change as per CBSL directions)</p>

	<p>LOLC Smart Champ Savings Account</p>	<p>Product Features</p> <p>Age group – Up to 18 years.</p> <p>The product will be divided in to two categories according to the age of the child.</p> <ol style="list-style-type: none"> Up to 10 years - With gift scheme 10+ to 18 years - With online educational platform <p>Age Group up to 10 years</p> <p>Gift Scheme</p> <p>We issue gift vouchers when account balance reaches an amount specified below either in physical or digital form from selected merchants or credit the value of the gift to LOLC Smart Champ account on written request of parent/guardian.</p> <p>Rs.1,000 - Till</p> <p>Rs.5,000 - Rs.500</p> <p>Rs.10,000 - Rs.1,000</p> <p>Rs.25,000 - Rs.2,000</p> <p>Rs.50,000 - Rs.3,000</p> <p>Rs.75,000 - Rs.5,000</p> <p>Rs.100,000 - Rs.7,500</p> <p>Rs.250,000 - Rs.10,000</p> <p>Rs.500,000 - Rs.20,000</p> <p>Rs.1000,000 - Rs.40,000</p>	<p>Age group from 10+ to 18 years</p> <p>Addition of innovative features.</p> <p>Dedicated virtual space for LOLC Smart Champ Account holders will be able to do following activities.</p> <ol style="list-style-type: none"> Access to educational platform “Study Buddy”. Play educational / financial games. Earn points & redeem. <p>Online Education Platform for LOLC Smart Champ Account</p> <p>Study buddy is the online educational platform which provides interactive online learning platform targeting grade 6 to 10 students. It includes materials for all the subjects, which will be reviewed and updated regularly.</p> <p>Virtual space with access to the Study Buddy will be given free of charge for LOLC Smart Champ Accounts with balance over Rs.25,000/-</p> <p>Additional Benefits</p> <ol style="list-style-type: none"> Smart Champ account holders, who score more than the pass mark of Grade 5 Scholarship Examination will be eligible to be rewarded under “Sisu Upahara” scheme of LOLC Finance PLC. Achievements at national level in any field will be recognized and rewarded under “Sisu Uphara” scheme of LOLC Finance PLC. Special discount schemes will be available from selected merchants. Credit card will be given to the parent free of charge to buy a laptop for the child under easy payment scheme from selected merchants.
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<p>FD</p> <ul style="list-style-type: none"> • General • Senior • Minor • Corporate • FD Bond 	<p><u>INDIVIDUAL</u></p> <ul style="list-style-type: none"> • Duly completed LOLC Finance Savings Application / Identification Document (NIC/PP/NDL), & KYC 	<p><u>INDIVIDUAL/ SENIOR CITIZEN/ FD BOND</u></p> <ul style="list-style-type: none"> • Individuals who are Citizens / Resident / Dual Citizens of Sri Lanka and age above 18 years and Senior Citizens above the age of 60 Years 	<p><u>FACTORS TO CONSIDER OPENING & MAINTAIN FD</u></p> <ul style="list-style-type: none"> • Minimum Deposit amount Rs 5,000 • Deposit tenure: 1 to 60 Months • The rates are quoted per annum basis and paid Monthly, Annually and Maturity. • In the case of Monthly Interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 365/ applicable number of days for the year and multiply by number of days applicable for the month. • LFP reserves the right to decline accepting any deposit if the customer does not divulge information requested by the Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka. • Minor Withdrawals Not allowed until the minor complete 18 years, deposit should be subject to auto renewal. • Minor account can be transferred to another Bank or Finance Company on completion of 60 Months from the date of first deposit at the request of Parent/Guardian • Withdrawals are permitted for a justifiable reason such as medical & education of the minor for justifiable reason acceptable to LOLC Finance PLC • Balance confirmation letters, IRD confirmation, WHT certificate and Visa letters issued on customer request • Loan Against FD <ul style="list-style-type: none"> • 90% will be allowed for maturity FD • 75% will be allowed for Monthly FD • (Loan Rate 3.5% from the FD rate given) • Premature withdrawals are allowed; a penalty will be applied based on the CBSL direction and with company direction.
<p><u>CORPORATE</u></p> <ul style="list-style-type: none"> • Business Registration, Board Resolution, Documents to confirm Directors, Certificate of registration, Duly Signed Mandate, Identification documents of Authorised signatories, Articles of Associations, KYC Documents Individual & Corporate, Share details document 	<p><u>CORPORATE</u></p> <ul style="list-style-type: none"> • Corporates and Other Institutions Registered in Sri Lanka 		
<p><u>MINOR</u></p> <ul style="list-style-type: none"> • Mandate/ Birth certificate. • Parent/ Guardian Identification Document (NIC/PP/NDL) & KYC 	<p><u>MINOR</u></p> <ul style="list-style-type: none"> • Minor Accounts will be opened for children below 18 Years of age (parent or guardian as Signatory). 		

			<ul style="list-style-type: none"> • Lost/ Damage of FD Certificate affidavit should be submitted to obtain a duplicate. • FD Bond will be based on face value. • FD Bond only for period of 3 -5 Years Maturity • Face value can be transferred to a third party • No duplicate will be issued for a Lost/ Damage of Bond Certificate, withdrawals can be taken after announcement of paper advertisement and no response. • WHT is applied as per the IRD Direction • All deposits are covered under the deposit insurance scheme implemented by monetary board and compensation up to 1,100,000 per depositor • Relevant applications could be downloaded from the website • SMS, email & post of Renewal notice & Interest advice slip facility can be obtain with the request of customer
<u>SAVINGS</u> <ul style="list-style-type: none"> • PFCA & IIA 	<u>PFCA</u> <ul style="list-style-type: none"> • Resident <ul style="list-style-type: none"> ➢ Mandate, KYC, Identification Document (NIC) • Non-Resident <ul style="list-style-type: none"> ➢ Mandate, KYC, Identification Document (PP) 	<u>PFCA NON-RESIDENT</u> <ul style="list-style-type: none"> • PFCA accounts can be opened citizens of Sri Lanka, Dual citizen, with submission of PP, Visa, contract letter and e-ticket 	<u>FACTORS TO CONSIDER OPENING & MAINTAIN SAVING ACCOUNT</u> <ul style="list-style-type: none"> • Initial Deposit 100 (USD/GBP/AUD /EURO) • Minimum Balance 100 should be maintained to earn interest (USD/GBP/AUD /EURO) • Interest will be calculated on daily basis and will be credited to the account at the end of the month. • Cash withdrawal in rupees allowed from any Branch solely by the account holder. Third party withdrawals are not permitted. • Value added services will be provided on request (SMS) • Customer should check entries relating to deposits/ Withdrawals and Balances.
	<ul style="list-style-type: none"> • IIA Individual <ul style="list-style-type: none"> ➢ Mandate, KYC, Identification Document (FPP) • IIA Corporate <ul style="list-style-type: none"> ➢ Corporate Mandate, Authorise Signature Card, KYC, Directors Details, Certificate of registration, Board resolution, 	<ul style="list-style-type: none"> • IIA <ul style="list-style-type: none"> ➢ IIA Accounts Can be opened citizen of foreign state • IIA <ul style="list-style-type: none"> ➢ IIA Accounts Can be opened companies registered in foreign state. 	

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	<p>copy of director Passport, Articles of association, Share details document</p> <p><i>(Above documents to be certify by Sri Lankan embassy in that country or a Law firm.)</i></p>		<ul style="list-style-type: none"> • Passbook or statement account will be issued at the request of the customer • Withdrawals are allowed in the form of Currency, Draft or T/T <p>(T/T Chargers – 50 USD or equal to other currencies)</p> <ul style="list-style-type: none"> • Draft Chargers – 10 USD -Draft Amount 10,000 or Less (Equal to USD) from any currency given above • Draft Chargers – 15 USD – Draft Amount 10,000 above from any currency given above • IIA Account can be maintained in LKR which is send as Inward remittance from abroad. • FCY Accounts are subject to WHT • A charge of Rs 100 will applied for Savings Account closure • Relevant applications could be downloaded from the website.
<p>FD</p> <ul style="list-style-type: none"> • PFCA & IIA 	<p>PFCA</p> <ul style="list-style-type: none"> • Resident <ul style="list-style-type: none"> ▸ Mandate, KYC, Identification Document (NIC) • Non-Resident <ul style="list-style-type: none"> ▸ Mandate, KYC, Identification Document (PP) 	<p>PFCA NON-RESIDENT</p> <ul style="list-style-type: none"> • PFCA accounts can be opened citizens of Sri Lanka, Dual citizen, with submission of PP, Visa, contract letter and e-ticket. 	<ul style="list-style-type: none"> • Interest Payment at Maturity. • Allowed Currencies – GBP/USD/EURO/AUD • Deposit Period – 1 -12 Months • The rates are quoted per annum basis and paid at Maturity • In the case of Monthly Interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 365/ applicable number of days for the year and multiply by number of days applicable for the month • Minimum Deposit Amount 1000 (AUD/GBP/USD/EUR) • Withdrawals are allowed from Currency, Cheque or form of T/T <p>(T/T Chargers – 50 USD or equal to other currencies)</p> <ul style="list-style-type: none"> • Draft Chargers – 10 USD -Draft Amount 10,000 or Less (Equal to USD) from any currency given above
	<ul style="list-style-type: none"> • IIA Individual <ul style="list-style-type: none"> ▸ Mandate, KYC, Identification Document (FPP) • IIA Corporate <ul style="list-style-type: none"> ▸ Corporate Mandate, Authorise Signature Card, KYC Individual & Corporate, Directors Details, Certificate of registration, Board 	<ul style="list-style-type: none"> • IIA <ul style="list-style-type: none"> ▸ IIA Accounts Can be opened citizen of foreign state • IIA <ul style="list-style-type: none"> ▸ IIA Accounts Can be opened companies registered in foreign state. 	

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	<p>resolution, Copy of director Passport, Articles of association , Share details document.</p> <p><i>(Above documents to be certify a Sri Lankan embassy in that country or a Law firm.)</i></p>		<p>Draft Chargers – 15 USD – Draft Amount 10,000 above from any currency given above</p> <ul style="list-style-type: none"> • IIA Account can be maintained in LKR which is send as Inward remittance from abroad. • FCY are Subject to WHT as per the CBSL guideline. • Relevant applications could be downloaded from the website. • A charge of Rs. 100 will applied for savings account closer • A charge of Rs. 250 will applied for savings account not maintain minimum balance of 1000. • A charge of Rs. 100 will applied for Dormant savings accounts as Account maintain fee.
	<ul style="list-style-type: none"> • SMS alerts /Email Notification <ul style="list-style-type: none"> ➤ Individual Application form to be submitted to avail the service 	<p>SMS alert/ Email notification can be obtained for all savings Account</p>	<p><u>FACTORS TO CONSIDER VALUE ADDED SERVICES</u></p> <ul style="list-style-type: none"> • All customer induced transaction will be alerted via SMS/Email • Relevant applications could be downloaded from the website.
	<ul style="list-style-type: none"> • Debit Card <ul style="list-style-type: none"> ➤ Individual Application form to be submitted to avail the service 	<p>Debit Card can be obtained for all savings Account holders.</p>	<p><u>FACTORS TO CONSIDER DEBIT CARD</u></p> <ul style="list-style-type: none"> • Withdrawal from any VISA ATM (Rs 200,000 Per Day) (Locally) • POS (Rs 500,000 Per Day) (Locally) • Withdrawal from any VISA ATM (Rs 100,000 Per week) (Internationally) • POS (Rs 400,000 Per week) (Internationally) <p>(Can be withdrawn from any country equivalent in Sri Lankan Rupees)</p>

			<ul style="list-style-type: none"> • (ATM Can applied via Branches, PIN will be posted and Card to be collect from respective branch) • All transactions are free of charge • Lost /Stolen Card reporting should contact 0112-353353 • All inquiries related to Debit Card and transactions should contact 0115-715555 • No Annual or Joining Fee • Foreign transactions should be enabled in the card prior to leaving the country by submitting a request to the branch. • Relevant applications could be downloaded from the website.
	<ul style="list-style-type: none"> • LOLC REAL TIME <ul style="list-style-type: none"> ▸ Individual Application form to be submitted to avail the service 	Savings Account, FD or credit Facility required to Obtain the service	<p><u>FACTORS TO CONSIDER IN LOLC REAL TIME</u></p> <ul style="list-style-type: none"> • A Login Password generated once the customer register • Default transaction Limit – 300 k, Transaction Limit increase will be considered on a case by case basis. • Self-reset option is available for resetting on Login Password or reset application form • Transaction password reset through application submitted at the branch. • All transactions are free of charge. • All Utility Payment will take 4 working days to settlement apart from telecommunications. • LFP Will not be liable if the passwords are Shared • LOLC finance is not liable for any delays in transaction due to any technical issue.

			<ul style="list-style-type: none"> Relevant applications could be downloaded from the website.
<ul style="list-style-type: none"> LOLC REAL TIME Corporate Corporate Application form to be submitted along with individual user applications to avail the service 	A corporate savings account required to obtain the service.		<p><u>FACTORS TO CONSIDER IN LOLC REAL TIME</u></p> <ul style="list-style-type: none"> A Login Password generated once the customer register will be sent to the email given. Transaction Limit –Transaction Limit will be considered based on the corporate application request. All transactions are free of charge. All transactions creations & authorisations will be process in company level. All Utility Payment will take 4 working days to settlement apart from telecommunications. LFP Will not be liable if the passwords are Shared LOLC finance is not liable for any delays in transaction due to any technical issue. Relevant applications could be downloaded from the website.
<ul style="list-style-type: none"> MISSED CALL RELOAD 	Missed Call reload facility can be obtained for all LKR savings Account holders.		<p><u>FACTORS TO CONSIDER IN MISS CALL RELOAD</u></p> <ul style="list-style-type: none"> Miss call reload facility can be avail to an existing account holder by application submitted to the branch A minimum of Rs 100 each and maximum up to Rs 500 can be obtained as post-paid/prepaid per day. The 458 number to dial to facilitate the miscall reload. The facility is available with a selected telecommunication partner for LFP. All transactions are free of charge. Relevant applications could be downloaded from the website.

	<ul style="list-style-type: none"> • INWARD REMITTANCES 	<p>All Savings Account which Remittances are allowed from any Bank from worldwide, (LOFCLKLC)</p>	<p><u>FACTORS TO CONSIDER REMITTANCE</u></p> <ul style="list-style-type: none"> • Designated currencies USD/AUD/EURO/GBP • Any currency conversion will be done in accordance with the rate publish by LFP
	<ul style="list-style-type: none"> • SAVINGS DEPOSITS ACCEPTANCE VIA mCash RETAILER LOCATIONS 		<p><u>FACTORS TO CONSIDER mCash</u></p> <p>Cash deposits to savings accounts can be made in following locations.</p> <ol style="list-style-type: none"> 1. Selected mCash retailers. 2. SLT Mobitel teleshops. 3. Singer Mega outlets. 4. Sanasa Bank branches. 5. Selected MPCS (Multi-Purpose Corporative Societies). 6. Sampath Super <p><u>PROCESS</u></p> <ol style="list-style-type: none"> 1. Customer provides below details & handover cash to mCash retailer. <ol style="list-style-type: none"> a. Savings Account Number. b. Mobile Number. c. Amount in LKR. 2. Retailer enters details & perform the payment via mCash platform. 3. Savings account will be credited real-time. 4. Payment success /fail message from LOFC to retailer. 5. Payment confirmation to the customer. <p><u>LIMIT PER TRANSACTION</u></p> <ul style="list-style-type: none"> ➤ Maximum cash deposit limit per transaction is Rs.200,000/- & if customer needs to deposit more than Rs.200,000/- , he has to make cash deposits in multiples of Rs.200,000/-.

			<p>➤ Cash deposits can be made to any savings account including IBU savings accounts.</p> <p>customers will receive two SMSs from LOFC & mCash to the mobile number registered in our co-banking system as a confirmation indicating the below transaction details.</p> <ol style="list-style-type: none"> 1. Transaction reference Number. 2. Transaction Amount. 3. Transaction Date & Time. <p>CHARGES FOR TRANSACTIONS.</p> <p>There will be no additional fee for LOFC savings account holders for using mCash payment platform to deposit money to their savings accounts.</p>
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2. Process of obtaining products and services from LFC

2.1. Customers required to visit or contact the nearest branch to avail products/services from LFC. Branch locations and contacts are displayed on our website (<https://www.lolcfinance.com/contact-us/>)

2.2 Customer required to complete an application form and All relevant documents related to the product/service required be handed over to the branch officer to process the request. The information submitted by customer should be accurate.

3. Compensation for FD premature withdrawal/ termination

All Pre-mature withdrawals are subject to apply a penalty. (Customers required to give a prior notice for a Cash withdrawal). Rate Apply for premature withdrawal be subject to the period of Deposits or subject to CBSL Guideline. Excess interest amount will be recovered from the Capital If the interest been paid monthly,

5. Procedure for resolving of customer complaints

LOGGING A COMPLAINT

A complaint Can be lodge by Customers to LOLC Finance Via any of the below.

- ✓ In writing: Head Liability Management - LOLC Finance PLC, 100/1, Sri Jayewardenepura Mw, Rajagiriya.
- ✓ Complaints Hot line: +94115715555
- ✓ Complain E-mail: info@lolcfinance.com
- ✓ Website www.lolcfinance.com

Required Information to Place a complaint

- ✓ Customer Name, NIC, Mobile number and Email address (if any)
- ✓ Incident or Complain in brief

Complain

- ✓ To lodge complains Customers Can get support from Branch Manager.
- ✓ Nameless complaints, without adequate proof and evidence will not be considered as an official complaint.
- ✓ Acknowledgment of complaints

A correspondence will be sent to the customer via email acknowledging the complaint and has been forwarded to the respective authority for further investigation.

Complaint Investigation

- ✓ LOLC Finance will respond with the decision and offer an explanation for the complaint lodge by the customer.
- ✓ If The company is unable to investigate and fail to send a response within a period of 10 working days, the customer will be informed the response date for the complaint lodged.

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: <http://www.financialombudsman.lk/>

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