

## 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
Housing & Business Loans	<p>Repayment period of loan 12 - 60 months</p> <p>Loan amount Rs. 200,000 – 1,000,000.</p>	<p>Prevailing rate will be available on inquiry</p> <p>Penal Interest :- 5% per Month</p> <p>Fees /charges :- Documentation fee – Rs.10,000</p>	<p>Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request.</p> <p>Client should submit the facility application along with all supporting documents.</p> <p>Credit appraisal.</p> <p>Marketing Executive make the client visit (Residential/ Business) as part of the client evaluation.</p> <p>Facility approval and disbursement.</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>Applicant can be salaried employee or self-employed or running a medium scale Business.</p> <p>Client profile should be in line and meet the requirements as per the company lending criteria.</p> <p>All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the</p>	<p>Mortgage Act No. 3 of 1990</p> <p>Customer can complaint directly through common hotline</p> <p>Customer visit any branch and can drop the complaint to the complaint box</p> <p>Customer can visit the head-office with the complaint.</p> <p>Can direct to financial ombudsman if the above methods do not work.</p>

## Key Fact Document – Personal Finance Products

				<p>company.</p> <p>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.</p> <p>Property Deed should be offered as a Collateral.</p>	
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<p>Isurudiriya Loans</p>	<p>Repayment period of loan 12 - 36 months</p> <p>Loan amount Rs. 25,000 – 250,000.</p>	<p>Prevailing rate will be available on inquiry</p> <p>Penal Interest: - 5% per Month</p> <p>Fees /charges: - Documentation fee 2% of the loan amount.</p>	<p>Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request.</p> <p>Client should submit the facility application along with all supporting documents.</p> <p>Credit appraisal.</p> <p>Marketing executive make the client visit (Residential/ Business) as part of the client evaluation.</p> <p>Facility approval and disbursement.</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>Applicant can be salaried employee or self-employed.</p> <p>Client profile should be in line and meet the requirements as per the company lending criteria.</p> <p>All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p> <p>On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest</p>	<p>Customer can complaint directly through common hotline</p> <p>Customer visit any branch and can drop the complaint to the complaint box</p> <p>Customer can visit the head-office with the complaint.</p> <p>Can direct to financial ombudsman if the above methods do not work.</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	Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).	Rates as per tariff sheet decided by the ALCO.  All Applicable statutory and other charges/fees.	Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.	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.	Any customer can submit a complaint via the dedicated company hotline (011-5880456).  A customer can submit a complain through any LOLC branch.
Three Wheeler Lease	Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).		Client submit the Facility application along with all supporting documents.  Credit Appraisal.	Client profile should be in line and meet the requirements as per the company lending criteria.	
Light Truck Lease	Competitive Interest rates.		Marketing executive make the client visit (Residential/ Business) as part of the client evaluation.	All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company.	
2 Wheel & 4 Wheel Tractors Lease	Repayments can be structured according to the seasonal harvesting income.		Facility Approval and Disbursement.		

## Key Fact Document – Personal Finance Products

Agri Equipment Lease	Repayments can be structured according to the seasonal harvesting income.				
Quadricycle Lease	Special Promotions discounts with the supplier (Subjected to availability).			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.	