

Key Fact Document – SME Products

Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Procedure to be followed to obtain the product	Main Terms & Conditions	Complaint Handling Procedure
Capital Lease	<ul style="list-style-type: none"> This product offered for Brand New/ Unregistered/ Registered motor vehicles, Machineries & Equipment's Maximum cost of the facility as per CBSL LTV guidelines Options available to obtain the facility from 12 months (min) to 6 years (max) 	<ul style="list-style-type: none"> Facility interest rate will be based on the prevailing product tariff sheet by ALCO Rates are based on the prevailing CBSL SLFR at the time of the inquiry Appropriate RMV transfer fee & Processing fees will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable. followed Regulator (CBSL) Finance leasing act No.56 of 2020 & Finance business act no.42 of 2011 	<ul style="list-style-type: none"> Initial discussion with the Customer Submission of all required documents by the customer proving his/her income, net worth & guarantees official Valuation report from authorise valuer *Internal valuer opinion & Invoice from the client/supplier Inspection on client /assets conduct by marketing Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the Supplier 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who must have income earning. Client sector/subsector in line with company requirements and Regulatory when lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer due to non-repayments in regular manner 	<p>Call On: +94 11 5880600</p> <p>Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfianace.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred</p>

Key Fact Document – SME Products

			<ul style="list-style-type: none"> • As agreed, customer will pay rentals regularly • Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 		<p>to; 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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Term Loan	<ul style="list-style-type: none"> This product offered for Brand New/ Unregistered/ Registered motor vehicles, Machineries & Equipment's Maximum cost of the facility as per CBSL LTV guidelines Options available to obtain the facility from 12 months (min) to 6 years (max) 	<ul style="list-style-type: none"> Facility interest rate will be based on the product tariff sheet by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable, followed Regulators(CBSL) Finance leasing act No.56 of 2020 & Finance business act no.42 of 2011 	<ul style="list-style-type: none"> Initial discussion with the Customer Submission of all required documents by the customer proving his/her income, net worth & guarantees official Valuation report from authorise valuer *internal valuer opinion & Invoice from the client/supplier Inspection on client /assets conduct by Marketing Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the Supplier 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who must have income earning. Client sector/subsector in line with company requirements and Regulatory when lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer due to non-repayments in regular manner 	<p>Call On: +94 11 5880600</p> <p>Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfianace.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred</p>

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			<ul style="list-style-type: none"> • As agreed, customer will pay rentals regularly • Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 		<p>to; 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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Mortgage Loan (Business and Personal)	<ul style="list-style-type: none"> • This product offered for Commercial /residential property /Building • Maximum cost of the facility as per CBSL LTV guidelines • Options available to obtain the facility from 12 months (min) to 10 years (max) 	<ul style="list-style-type: none"> • Facility interest rate will be based on the product tariff sheet by ALCO on timely manner • Rates are based on the prevailing CBSL SLFR at the time of the inquiry • Appropriate transfer fee & asset Mortgage rate will be applicable • Relevant Government tax/ stamp duty & other fee/ charges will be applicable followed Regulator (CBSL) Mortgage act no.03 of 1990 	<ul style="list-style-type: none"> • Initial discussion with the Customer • Submission of all required documents by the customer proving his/her income, net worth & guarantees • official Valuation report from authorise valuer • Inspection on client /assets conduct by Marketing Officer • Approval process is within 10 working days • Signing of Agreement Guarantee Bond including Mortgage bond • title insurance if required subject for subject Asset /MRP cover for client • Release of payment to the Supplier/client • registered the deed in Land registry with Ownership to the company • As agreed, customer will pay rentals regularly 	<ul style="list-style-type: none"> • Applicant should be a Sri Lankan citizen who must have income earning. • Client sector/subsector in line with company requirements and Regulatory when lending criteria • All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company • Rental payments to be made on monthly basis at the given due date • An additional interest charge/ fee will be calculated/ charged to the customer due to non-repayments in regular manner 	<p>Call On: +94 11 5880600</p> <p>Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfianace.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p>

Key Fact Document – SME Products

			<ul style="list-style-type: none"> Once all commitments settle to the company, asset will be released to the customer with a mortgage discharge documents 		Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk
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Speed Draft	<ul style="list-style-type: none"> This product can be offered for Brand New/ Unregistered/ Registered motor vehicles or properties Maximum cost of the facility restricted as per CBSL LTV guidelines A revolving loan facility quite similar to an OD facility at banks. Flexibility in paying Capital amount obtained while servicing the interest portion Facility tenor in 1 year (min) to 2 years (max) Flexibility in getting multiple disbursements within the approved limit 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the Customer Submission of all required documents by the customer proving his/her income, networth & guarantees Valuation report from company panel valuer & Invoice (if applicable) from the supplier for the propose asset <p>If the asset is a property Title search to be carried out and same should be approved by internal lawyers.</p> <ul style="list-style-type: none"> Inspection from company Officer Approval process is within 3 working days for vehicles / properties 3-7 days <p>For properties- Mortgage bond to be executed.</p> <ul style="list-style-type: none"> Signing of Agreement and Guarantee Bonds Issuance of Delivery Order/ Purchase Order for the subject Asset If the asset is a vehicle Transfer the ownership to the client with the Absolute Ownership to the company 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee, self-employed or engaged in a business Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company Accrued interest payments to be made on monthly basis at Month end. An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Call On: +94 11 5880600</p> <p>Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfianace.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a Complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution If a satisfactory solution is not received, such case can be referred to;</p>

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			<ul style="list-style-type: none"> • Release of payment to the Supplier / Lessee • As agreed, customer will pay accrued interest monthly & capital within the agreed period. • Once all commitments settle to the company, Original documents will be released to the customer with a Deletion Letter of Absolute Ownership / Cancelled mortgage Bond 		<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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Loan against FD	<ul style="list-style-type: none"> • This product offered against fixed deposits (Monthly/Maturity) • Maximum cost of the facility- 90% from the FD face value • Options available to obtain the facility Term - 06 months (min) to 36 years (max) Type - Fixed Or Revolving 	<ul style="list-style-type: none"> • Facility interest rate will be FD interest +3.5% • FD Rates are based on the prevailing rates at the time of the inquiry • Appropriate fees will be applicable • Relevant Government tax/ stamp duty & other fee/ charges will be applicable, followed Regulators(CBSL) Finance leasing act No.56 of 2020 & Finance business act no.42 of 2011 	<ul style="list-style-type: none"> • Initial discussion with the Customer • Submission of Loan request documents by the customer Along with the Original FD certificate • Validating conduct by Marketing Operation • Approval process is within 15 Minutes • Signing of Agreement and crediting funds to client LOLC finance saving account • Issuance of Offer letter • Safe keeping the original FD certificate 	<p>Applicant should be a Sri Lankan citizen who must have income earning.</p> <ul style="list-style-type: none"> • Client sector/subsector in line with company requirements and Regulatory when lending criteria • All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company • Rental payments to be made on monthly basis at the given due date 	<p>Call On: +94 11 5880600</p> <p>Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfiance.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a complaint Complaints without sufficient proof & details will not consider as formal complaint</p>

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			<p>and signed agreement within the branch Custody</p> <ul style="list-style-type: none"> • As agreed, customer will pay rentals regularly • Once all commitments settle to the company, FD Certificate will be released to the customer 	<ul style="list-style-type: none"> • An additional interest charge/ fee will be calculated/ charged to the customer due to non-repayments in regular manner 	<p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p> <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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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. On an event of Nonrepayment as per the agreement, 	<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. 				

Key Fact Document – SME Products

<p>Quadricycle Lease</p>	<ul style="list-style-type: none"> • Special Promotions discounts with the supplier (Subjected to availability). 			<p>customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</p>	<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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