



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	 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) 	 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 	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	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 nonrepayments in regular manner	Call On: +94 11 5880600 Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfiianace.com Required information to place a complaint ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint Customer can get the assistance of Branch Manager to lodge a complaint Complaints without sufficient proof & details will not consider as formal complaint Company will respond to the customer with the decision/ solution If a satisfactory solution is not received, such case can be referred



Key Fact Document – SME Products

	to;
As agreed, customer will	Financial Ombudsman of Sri
pay rentals regularly	Lanka
	No. 143A, Vajira Road,
Once all commitments	Colombo 5
settle to the company, asset	+94 11 2595625
will be released to the	Email - fosril@sltnet.lk
customer with a Deletion	Web -
Letter of Absolute	www.financialombudsman.lk
Ownership	





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
Term Loan	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)	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	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	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	Call On: +94 11 5880600 Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfiianace.com Required information to place a complaint ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint Customer can get the assistance of Branch Manager to lodge a complaint Complaints without sufficient proof & details will not consider as formal complaint Company will respond to the customer with the decision/ solution If a satisfactory solution is not received, such case can be referred



Key Fact Document – SME Products

As agreed, customer will	to;
pay rentals regularly	Financial Ombudsman of Sri
	Lanka
Once all commitments	No. 143A, Vajira Road,
settle to the company, asset	Colombo 5
will be released to the	+94 11 2595625
customer with a Deletion	Email - fosril@sltnet.lk
Letter of Absolute	Web -
Ownership	www.financialombudsman.lk





Product Name	Nature of the product, Key	Interest Rates, Penalties &	Procedure to be followed to	Main Terms & Conditions	Complaint Handling
Trouder Hume	features & benefits	Other charges	obtain	Wall remis a conditions	Procedure
	reactures & serients	other charges	the product		rioccaure
Mortgage Loan	This product offered for	Facility interest rate will be	Initial discussion with the	Applicant should be a Sri	Call On:
(Business and Personal)	Commercial /residential	based on the product tariff	Customer	Lankan citizen who must	+94 11 5880600
(Business and reisonar ,	property /Building	sheet by ALCO on	Customer	have income earning.	Write to:
	property / Bananig	timely manner	Submission of all required	mave income carming.	The Manager
	Maximum cost of the	cimery manner	documents by the customer	Client sector/subsector	CRM
	facility as per	Rates are based on the	proving his/her income, net	in line with company	LOLC Finance PLC
	CBSL LTV guidelines	prevailing CBSL SLFR at the	worth & guarantees	requirements and	No. 100/1, Sri
	CDSE ETT gardennes	time of the inquiry	Worth a guarantees	Regulatory when lending	Jayawardanapura Road
	Options available to obtain	time of the inquiry	official Valuation report	criteria	Rajagiriya
	the facility from 12	Appropriate transfer fee &	from authorise valuer	Criteria	e-mail on:
	months (min) to 10 years	asset Mortgage rate will	Trom authorise value	All requested facilities	info@lolcfiianace.com
	(max)	be applicable	Inspection on client /assets	are	Required information to
	(max)	be applicable	conduct by Marketing Officer	subject to a proper credit	place a
		Relevant Government tax/	conduct by Marketing Officer	evaluation & the facility	complaint
		stamp duty & other fee/	Approval process is within	approval will be at the sole	✓ Name
		charges will be applicable	10 working days	discretion of the company	✓ NIC number
		followed Regulator (CBSL)	10 Working days	discretion of the company	✓ Mobile number
		Mortgage act no.03 of 1990	Signing of Agreement	Rental payments to be	
		Wortgage det no.03 or 1330	Guarantee Bond including	made on monthly basis at	✓ Contract number
			Mortgage bond	the given due date	✓ Details of the complaint
			Wortgage boria	the given due date	✓ Date of complaint
			title insurance if required	An additional interest	Customer can get the
			subject for subject Asset	charge/ fee will be	assistance of
			/MRP cover for client	calculated/ charged to the	Branch Manager to lodge a
			/ With cover for eliene	customer due to non-	complaint
			Release of payment to the	repayments	Complaints without
			Supplier/client	in regular manner	sufficient proof
			Supplier/elleric	in regular manner	& details will not consider as
			registered the deed in Land		formal
			registry with Ownership to		complaint
			the company		Company will respond to the
			and company		customer with the decision/
			As agreed, customer will		solution
			pay rentals regularly		If a satisfactory solution is
			pay remais regularly		not
					received, such case can be
					referred
					to;



Key Fact Document – SME Products

Once all commitments	Financial Ombudsman of Sri
settle to the company, asset	Lanka
will be released to the	No. 143A, Vajira Road,
customer with a	Colombo 5
mortgage discharge	+94 11 2595625
documents	Email - fosril@sltnet.lk
	Web -
	www.financialombudsman.lk





Product Name	Nature of the product, Key	Interest Rates, Penalties &	Procedure to be followed to	Main Terms & Conditions	Complaint Handling
	features & benefits	Other charges	obtain		Procedure
			the product		
Speed Draft	This product can be	 Facility interest rate will be 	 Initial discussion with the 	Applicant should be a Sri	Call On:
	offered for Brand New/	based on the tariff sheet	Customer	Lankan citizen who is a	+94 11 5880600
	Unregistered/ Registered	declared by ALCO on		salaried employee, self-	Write to:
	motor vehicles or properties	timely manner	 Submission of all required 	employed or engaged in a	The Manager
			documents by the customer	business	CRM
	Maximum cost of the	Rates are based on the	proving his/her income,		LOLC Finance PLC
	facility restricted as per	prevailing rates at the time	networth & guarantees	Client profile should be in	No. 100/1, Sri
	CBSL LTV guidelines	of the inquiry		line with company	Jayawardanapura Road
			Valuation report from	requirements for lending	Rajagiriya
	A revolving loan facility	Appropriate transfer fee &	company panel valuer &	criteria	e-mail on:
	quite similar to an OD	asset Mortgage rate will	Invoice (if applicable) from the		info@lolcfiianace.com
	facility at banks.	be applicable	supplier for the propose asset	All requested facilities are	Required information to
	EL 11.1111 :		16.1	subject to a proper credit	place a complaint
	Flexibility in paying Capital	Relevant Government tax/ the section (If the asset is a property Title	evaluation & the facility	✓ Name
	amount obtained while	stamp duty & other fee/	search to be carried out and	approval will be at the sole	✓ NIC number
	servicing the interest	charges will be applicable	same should be approved by internal lawyers.	discretion of the company	✓ Mobile number
	potion		internariawyers.	Asset to be	✓ Contract number
	Facility tenor in 1 year		Inspection from company	comprehensively insured	✓ Vehicle number (if any)
	(min) to 2 years (max)		Officer	through licenced Insurance	✓ Details of the complaint
	(min) to 2 years (max)		Officer	company	✓ Date of complaint
	Flexibility in getting		Approval process is within 3	Company	Customer can get the
	multiple disbursements		working days for vehicles /	Accrued interest payments	assistance of Branch
	within the approved limit		properties 3-7 days	to be made on monthly	Manager to lodge a
	Manufacture approved mine		properties s 7 days	basis at Month end.	Complaint
			For properties- Mortgage bond		Complaints without
			to be executed.	An additional interest	sufficient proof
				charge/ fee will be	& details will not consider as
			 Signing of Agreement and 	calculated/ charged to the	formal complaint
			Guarantee Bonds	customer over the non-	
				repayments according to	Company will respond to the
			Issuance of Delivery Order/	the agreement	customer with the decision/
			Purchase Order for the subject		solution
			Asset		If a satisfactory solution is
			a If the coast is a valida		not received, such case can
			If the asset is a vehicle Transfer the average in to the		be referred to;
			Transfer the ownership to the client with the Absolute		
			Ownership to the company		





	Financial Ombudsman of Sri
Release of payment to the	Lanka
Supplier / Lessee	No. 143A, Vajira Road,
	Colombo 5
As agreed, customer will pay	+94 11 2595625
accrued interest monthly &	Email - fosril@sltnet.lk
capital within the agreed	Web -
period.	www.financialombudsman.lk
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	





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
Loan against FD	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	 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 	 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 	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	Call On: +94 11 5880600 Write to: The Manager CRM LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya e-mail on: info@lolcfiianace.com Required information to place a complaint ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint Customer can get the assistance of Branch Manager to lodge a complaint Complaints without sufficient proof & details will not consider as formal complaint





and signed agreement	An additional	
within the branch	interest	Company will respond to the
Custody	charge/ fee will be	customer with the decision/
	calculated/ charged	solution
As agreed, customer	to the	
will pay	customer due to	If a satisfactory solution is
rentals regularly	non-repayments	not
	in regular manner	received, such case can be
Once all		referred
commitments settle to		to;
the company, FD		
Certificate will be		Financial Ombudsman of Sri
released to the		Lanka
customer		No. 143A, Vajira Road,
		Colombo 5
		+94 11 2595625
		Email - fosril@sltnet.lk
		Web -
		www.financialombudsman.lk



Key Fact Docu	Key Fact Document – SME Products (An LOLE Group Company)						
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 	Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel	• The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.	 Customer can complaint directly through common hotline Call on: 		
Three-Wheeler Lease	• Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions)	statutory and other charges/fees.	 as per the marketing material. Client submit the Facility application along with all supporting documents. 	 Applicant can be a salaried employee or self- employed. Client profile should be 	+94 11 5880600 Write to: The Manager CRM LOLC Finance PLC No.		
Light Truck Lease	• Competitive Interest rates.		• Credit Appraisal.	in line and meet the requirements as per the company lending	100/1, Sri Jayawardanapura Road Rajagiriya.		
2 Wheel & 4 Wheel Tractors Lease	 Repayments can be structured according to the seasonal harvesting income. 		• Marketing executive make the client visit (Residential/ Business) as part of the client evaluation.	criteria.All facility requests are subject to a credit	 E-mail on: info@lolcfiianace.com Required information to place a 		
Agri Equipment Lease	• Repayments can be structured according to the seasonal harvesting income.		• Facility Approval and Disbursement.	evaluation and all facility approvals will be at the sole discretion of the company.	complaint Name NIC number Mobile number Contract number		
				• On an event of Nonrepayment as per the agreement,	Details of the complaintDate of complaint		





Quadricycle Lease	• Special Promotions discounts with the supplier (Subjected to availability).		customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.	 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.
				Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@sltnet.lk Web -