

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 authorised 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 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 	<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 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>