Key Fact Document – Personal Finance Products

Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
Loan for Housing & Business Development	• Repayment period of loan 12 - 72 months • Loan amount Rs. 200,000 – 3,000,000.	• Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.10,500	• Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on **1317** for further assistance or to make a request. • Client should 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.	• The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant can be salaried employee or self-employed or running a medium scale Business. • 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.	• Mortgage Act No. 3 of 1990 • Customer can complaint directly through common hotline. ▪ **Call on:** 1317 ▪ **Write to:** The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. ▪ **E-mail on:** info@lolcfinance.com Required information to place a complaint ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

			• Loan Protection Insurance cover will be obtained, and the corresponding premium amount will be repaid through the loan monthly instalment.	• On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • Property Deed should be offered as a Collateral. • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility.	• Customer may raise any complaint with the Head Office or the relevant Branch Manager. • 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 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk

Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
Group Loan	• Repayment period of loan 12 - 36 months • Loan amount Rs. 25,000 – 350,000.	• Prevailing rates will be stipulated by account will be applicable • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee 2% of the loan amount.	• Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on **1317** for further assistance or to make a request. • Client should 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.	• The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant can be self-employed, small scale entrepreneur, or salaried individual • 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.	• Customer can complaint directly through common hotline ▪ **Call on:** 1317 ▪ **Write to:** The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. ▪ **E-mail on:** info@lolcfinance.com Required information to place a complaint ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

			• Facility approval and disbursement. • Loan Protection Insurance cover will be obtained, and the corresponding premium amount will be repaid through the loan monthly instalment.	• On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • Personal guarantees of other 2 member of the group • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility.	• Customer may raise any complaint with the Head Office or the relevant Branch Manager. • 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 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk

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Loans for Foreign Employment Purpose	• Repayment period of loan Up to 36 months • Loan amount Rs. 200,000 – 2,800,000.	• Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.5,500.	• Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on **1317** for further assistance or to make a request. • Client should submit the facility application along with all supporting documents (Including the SLBFE document) • Credit appraisal. • Marketing Executive make the client visit as part of the client evaluation.	• The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Loan is strictly for Foreign Employment purposes through Sri Lanka Foreign Bureau credit guarantee will be obtain through Sri Lanka Export (SLECIC). Applicable premium to be paid by the applicant. • Client profile should be in line and meet the requirements as per the company lending criteria.	• Customer can complaint directly through common hotline ▪ **Call on:** 1317 ▪ **Write to:** The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. ▪ **E-mail on:** info@lolcfinance.com Required information to place a complaint ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

			• Facility approval and disbursement.	• Applicant must demonstrate repayment capacity • Two guarantors with verifiable income are mandatory • 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 Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility.	• Customer may raise any complaint with the Head Office or the relevant Branch Manager. • 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 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk

Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
Agriculture Loan	• Loan amount Rs. 100,000 – 600,000. • Repayment period of loan – Maximum 11 months but term will be decide based on the crop / cultivation.	• Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.10,500	• Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on **1317** for further assistance or to make a request. • Client should 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.	• The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant can be self-employed or running a medium scale agriculture related activity. • Property Deed / Vehicle (CR) should be offered as a Collateral. • Loan purpose must be strictly for agriculture • Client profile should be in line and meet the requirements as per the company lending criteria.	• Customer can complaint directly through common hotline ▪ **Call on:** 1317 ▪ **Write to:** The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. ▪ **E-mail on:** info@lolcfinance.com Required information to place a complaint ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

			• Facility approval and disbursement. • Loan Protection Insurance cover will be obtained, and the corresponding premium amount will be repaid through the loan monthly instalment.	• 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 Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility.	• Customer may raise any complaint with the Head Office or the relevant Branch Manager. • 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 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk

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Personal Loan	• Repayment period of loan 12 – 36 months • Loan amount Rs. 100,000 – 250,000.	• Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.5,500	• Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on **1317** for further assistance or to make a request. • Client should 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.	• The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant should be a permanent salaried employee and the salary must be remitted to a recognized bank account. • 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.	• Customer can complaint directly through common hotline. ▪ **Call on:** 1317 ▪ **Write to:** The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. ▪ **E-mail on:** info@lolcfinance.com Required information to place a complaint ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

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