

All PRODUCTS RELATED TO LOANS & LEASES (lending) – E.g. Auto Loans and leasing, Speed Draft, Gold Loans, Capital Leasing, Flex Loans, Mortgage loans, Corporate loans etc.

Product Name	Key Features, Benefits and nature of the product	Mark-up Rates, Penalties & Other Charges/fees	Procedure to be followed to obtain the product	Main Terms & Conditions	Applicable legal provisions related to the product	Complaint Handling Procedure
Ijarah Leasing	<ul style="list-style-type: none"> Leasing options offered for Registered/ Unregistered Vehicles, Machinery & Equipment The maximum lease cost is restricted as per the LTV guidelines of CBSL Lease options available up to 60 months 	<ul style="list-style-type: none"> Mark-up rates as per tariff-sheet decided by ALCO. Rates current at the time will be available on inquiry. Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable Applicable Government tax/stamp duty and all other statutory charges/fees for leasing applicable Exception (if any) of Government tax/stamp duty and all other statutory charges/fees for special asset-classed of leasing applies appropriately 	<ul style="list-style-type: none"> Initial discussion with the Customer on request of a facility. Submitting of all required documents by Customer proving income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier of Asset to be submitted Inspection from LOLC FINANCE Officers Approval process to take up to 3 working days Signing of Agreements and Guarantee bonds Issuance of Asset Delivery/Purchase Order by LOLC FINANCE. 	<ul style="list-style-type: none"> Leased asset will be comprehensively insured by under a Takaful policy for the full term. Rentals to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	<ul style="list-style-type: none"> Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred; Consumer Credit Act No. 29 of 1982 Mortgage Act No. 6 of 1949 Secured Transactions Act No.49 of 2009 Registration of Title No. 21 of 1998 Arbitration Act No.11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<ul style="list-style-type: none"> Customers can place a complaint by following steps; <ul style="list-style-type: none"> ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. If a solution is not given; <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, C/O LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10 ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com Required Information to Place a complaint; <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number

			<ul style="list-style-type: none"> • Transfer of Absolute ownership to LOLC FINANCE by the Supplier • Release of Payment to Supplier • Customer will pay periodic rentals as agreed • Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership. 			<ul style="list-style-type: none"> - Details of complaint - Date of Complaint ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action. ✓ The message will also state the number of days within which LFP hopes to resolve the complaint. <p>Complaint Investigation</p> <ul style="list-style-type: none"> ✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation. ✓ If The company unable to investigate and send a
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						<p>response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.</p> <p>✓ Website details; www.lolcfinance.com</p> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk</p>
<p>Diminishing Musharakah Projects & Property Finance</p>	<ul style="list-style-type: none"> • Finance options offered for Registered/ Unregistered Vehicles, Machinery & Equipment • Finance options also can be offered for Land/Buildings and Projects • Finance options can be given to generate working-capital against 	<ul style="list-style-type: none"> • Mark-up rates as per tariff-sheet decided by ALCO. • Rates current at the time will be available on inquiry • Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable • Applicable Government tax/stamp duty and all other statutory 	<ul style="list-style-type: none"> • Initial discussion with the Customer on request of a facility. • Submitting of all required documents by Customer proving income, net-worth and guarantees • Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset to be submitted 	<ul style="list-style-type: none"> • Financed asset will be comprehensively insured by under a Takaful policy for the full term. • Instalments to be made on monthly basis at given due date • General conditions stipulated by the principle agreement 	<p>Based on scenarios, below directions also would be referred;</p> <ul style="list-style-type: none"> • Consumer Credit Act No. 29 of 1982 • Mortgage Act No. 6 of 1949 • Secured Transactions Act No.49 of 2009 • Registration of Title No. 21 of 1998 • Arbitration Act No.11 of 1995 • Mediation Board Act No. 72 of 1988 	<ul style="list-style-type: none"> • Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. <p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, C/O LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10

	<p>Fixed/Movable assets owned by the Customer</p> <ul style="list-style-type: none"> • The maximum finance cost is restricted as per the LTV guidelines of CBSL • Finance options available up to 60 months 	<p>charges/fees for financial services applicable</p> <ul style="list-style-type: none"> • Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately 	<ul style="list-style-type: none"> • In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property • Inspection from LOLC FINANCE Officers • Approval process to take up to 3 working days • Signing of Agreements and Guarantee bonds • Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). • Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier • Release of Payment to Supplier / Customer • Customer will pay periodic instalments/settlement as agreed • Once all commitments made, the asset will be released to the Customer with a Deletion letter of 		<ul style="list-style-type: none"> • Recovery of Debt (Special Provisions) Act No. 2 of 1990 • Inland Trust Receipts Act No. 14 of 1990 • Finance Business Act No.42 of 2011 • Inland Revenue Act No.24 of 2017 • Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<ul style="list-style-type: none"> ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint <ul style="list-style-type: none"> ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.
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			Absolute ownership / Mortgage Bond.			<ul style="list-style-type: none"> ✓ The message will also state the number of days within which LFP hopes to resolve the complaint. <p>Complaint Investigation</p> <ul style="list-style-type: none"> ✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation. ✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. ✓ Website details; www.lolcfinance.com <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk</p>
Murabaha Trade Finance	<ul style="list-style-type: none"> • Finance options offered for Registered/ 	<ul style="list-style-type: none"> • Mark-up rates as per tariff-sheet decided by ALCO. 	<ul style="list-style-type: none"> • Initial discussion with the Customer on request of a facility. 	<ul style="list-style-type: none"> • Financed asset will be comprehensively insured by under a Takaful policy for the full term. 	<ul style="list-style-type: none"> • Finance Leasing ACT No.56 of 2000 	<ul style="list-style-type: none"> • Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a

	<p>Unregistered Vehicles, Machinery & Equipment</p> <ul style="list-style-type: none"> • Finance options also can be offered for Land/Buildings and Projects • Finance options also can be offered for Purchase of Commodity and manufacturing raw-materials • The maximum finance cost is restricted as per the LTV guidelines of CBSL • Finance options available from 3 months up to 60 months 	<ul style="list-style-type: none"> • Rates current at the time will be available on inquiry. • Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable • Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable • Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately 	<ul style="list-style-type: none"> • Submitting of all required documents by Customer proving income, net-worth and guarantees • Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted • In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property • Inspection from LOLC FINANCE Officers • Approval process to take up to 3 working days • Signing of Agreements and Guarantee bonds • Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). • Transfer of Absolute ownership / Mortgage 	<ul style="list-style-type: none"> • Instalments to be made on monthly basis at given due date • General conditions stipulated by the principle agreement 	<p>Based on scenarios, below directions also would be referred;</p> <ul style="list-style-type: none"> • Consumer Credit Act No. 29 of 1982 • Mortgage Act No. 6 of 1949 • Secured Transactions Act No.49 of 2009 • Registration of Title No. 21 of 1998 • Arbitration Act No.11 of 1995 • Mediation Board Act No. 72 of 1988 • Recovery of Debt (Special Provisions) Act No. 2 of 1990 • Inland Trust Receipts Act No. 14 of 1990 • Finance Business Act No.42 of 2011 • Inland Revenue Act No.24 of 2017 • Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>written complaint to the Branch Manager.</p> <p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10 ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint <ul style="list-style-type: none"> ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be
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			<p>of Asset to LOLC FINANCE by the Supplier</p> <ul style="list-style-type: none"> • Release of Payment to Supplier • Customer will pay periodic instalments as agreed • Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership. 			<p>considered as a formal complaint.</p> <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action. ✓ The message will also state the number of days within which LFP hopes to resolve the complaint. <p>Complaint Investigation</p> <ul style="list-style-type: none"> ✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation. ✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. ✓ Website details; www.LOLC FINANCE Financefinance.com <p>if a satisfactory resolution is not received, the case can be referred to;</p>
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						<p>✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk</p>
Musawamah Import Financing	<ul style="list-style-type: none"> Finance options offered for import requirements of Unregistered Vehicles, Machinery & Equipment and any other trading goods or commodity Finance options available from 3 months up to 60 months 	<ul style="list-style-type: none"> Mark-up rates as per tariff-sheet decided by ALCO. Rates current at the time will be available on inquiry. Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately 	<ul style="list-style-type: none"> Initial discussion with the Customer on request of a facility. Submitting of all required documents by Customer proving income, net-worth and guarantees Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property Inspection from LOLC FINANCE Officers 	<ul style="list-style-type: none"> Financed asset will be comprehensively insured by under a Takaful policy for the full term. Instalments to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	<ul style="list-style-type: none"> Finance Leasing ACT No.56 of 2000 Consumer Credit Act No. 29 of 1982 Mortgage Act No. 6 of 1949 Secured Transactions Act No.49 of 2009 Registration of Title No. 21 of 1998 Arbitration Act No.11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No.42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the <p>Based on scenarios, below directions also would be referred;</p>	<ul style="list-style-type: none"> Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. <p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10 ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number

			<ul style="list-style-type: none"> • Approval process to take up to 3 working days • Signing of Agreements and Guarantee bonds • Opening of LC from designated Bank. • Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). • Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier • Release of Payment to Supplier • Customer will pay periodic rentals as agreed • Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership. 		<p>time being or any other laws which will be introduced from time to time</p>	<ul style="list-style-type: none"> - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint <p>✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.</p> <p>✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.</p> <p>Acknowledgment of complaints</p> <p>✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</p> <p>✓ The message will also state the number of days within which LFP hopes to resolve the complaint.</p> <p>Complaint Investigation</p> <p>✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.</p>
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						<ul style="list-style-type: none"> ✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. ✓ Website details; www.lolcfinance.com if a satisfactory resolution is not received, the case can be referred to; ✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk
Wakalah Financing for Working Capital	<ul style="list-style-type: none"> • Finance options offered for Short & Long term Working Capital requirements • Finance options available from 3 months up to 48 months 	<ul style="list-style-type: none"> • Mark-up rates as per tariff-sheet decided by ALCO. • Rates current at the time will be available on inquiry. • Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable 	<ul style="list-style-type: none"> • Initial discussion with the Customer on request of a facility. • Submitting of all required documents by Customer proving income, net-worth and guarantees • Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of 	<ul style="list-style-type: none"> • Asset (Security) asset will be comprehensively insured by under a Takaful policy for the full term. • Installments/Settlements to be made on monthly basis at given due date • General conditions stipulated by the principle agreement 	<ul style="list-style-type: none"> • Finance Leasing ACT No.56 of 2000 Based on scenarios, below directions also would be referred; • Consumer Credit Act No. 29 of 1982 • Mortgage Act No. 6 of 1949 • Secured Transactions Act No.49 of 2009 • Registration of Title No. 21 of 1998 	<ul style="list-style-type: none"> • Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. If a solution is not given; ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, 481, T.B. Jayah Mawatha,

		<ul style="list-style-type: none"> • Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable • Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately 	<p>Asset/Commodity to be submitted</p> <ul style="list-style-type: none"> • In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property • Inspection from LOLC FINANCE Officers • Approval process to take up to 3 working days • Signing of Agreements and Guarantee bonds • Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). • Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier • Release of Payment to Supplier • Customer will pay periodic instalments/settlements as agreed • Once all commitments made, the asset will be 		<ul style="list-style-type: none"> • Arbitration Act No.11 of 1995 • Mediation Board Act No. 72 of 1988 • Recovery of Debt (Special Provisions) Act No. 2 of 1990 • Inland Trust Receipts Act No. 14 of 1990 • Finance Business Act No.42 of 2011 • Inland Revenue Act No.24 of 2017 • Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>(Darley Road), Colombo - 10</p> <ul style="list-style-type: none"> ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint <ul style="list-style-type: none"> ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer acknowledging the complaint has been
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			<p>released to the Customer with a Deletion letter of Absolute ownership.</p>			<p>received and has been forwarded to the respective authority for further action.</p> <ul style="list-style-type: none"> ✓ The message will also state the number of days within which LFP hopes to resolve the complaint. <p>Complaint Investigation</p> <ul style="list-style-type: none"> ✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation. ✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. ✓ Website details; www.lolcfinance.com <p>if a satisfactory resolution is not received, the case can be referred to;</p> <ul style="list-style-type: none"> ✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk
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All PRODUCTS RELATED TO SAVINGS & FIXED DEPOSITS – Senior Citizens Savings, Children’s Savings, General Savings, Super Savings, Fixed Deposit Bond etc.

Product Name	Key Features & Benefits including any incentives and promotions	The minimum balance requirements, account opening fee, account maintenance fees, account closure fees, and the availability of the deposit insurance coverage.	Interest/Profit Rates	Procedure to be Followed to Open the Account	Main Terms & Conditions	Any restrictions on opening of accounts, closing of accounts, transfer of funds by customers and policies and procedures on dormant accounts and abandoned properties	Complaint Handling Procedure
<p>Mudharaba – Term Investment</p> <ol style="list-style-type: none"> 1. General 2. Senior 3. Ladies 4. Junior 	<ul style="list-style-type: none"> • Choice of investment options ranging from 1 month to 60 months’ term. • Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred • Profits can be paid to your 	LKR 5,000	<ul style="list-style-type: none"> • Profit Sharing Ratio’s (PSR) as per tariff-sheet decided by ALCO • Profit rates will be declared monthly based on the performance of the 	<ul style="list-style-type: none"> • All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location. • The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contact-us/) • After Visit or communicate with authorised officer, customer required to complete an application form. 			<ul style="list-style-type: none"> • Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. <p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, 481, T.B. Jayah Mawatha,

	<p>Mudharabah Savings Account maintained with us or to another bank account as required by you.</p> <ul style="list-style-type: none"> • Access to over 7 dedicated LOLC FINANCE Al-Falaah centres and over 100+ LOLC FINANCE branches and service centres island-wide. • Supervised by industry leading Islamic Finance scholars 		<p>deposit pool.</p>	<ul style="list-style-type: none"> • All relevant documents related to the product/service should be handed over to the branch to process the request. <ul style="list-style-type: none"> ✓ Filled Mudharabah Mandate ✓ Copy of NIC/Passport/Driving Licence/Business Registrations ✓ Completed KYC form ✓ Submit a copy of address proof (if mailing address differ from proof submitted) ✓ Submit a copy of birth certificate and NIC/Passport/Licence of the Parent/Guardian of the minor. 			<p>(Darley Road), Colombo - 10</p> <ul style="list-style-type: none"> ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint <ul style="list-style-type: none"> ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer
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							<p>acknowledging the complaint has been received and has been forwarded to the respective authority for further action.</p> <ul style="list-style-type: none">✓ The message will also state the number of days within which LFP hopes to resolve the complaint. <p>Complaint Investigation</p> <ul style="list-style-type: none">✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised. <p>✓ Website details; www.lolcfinance.com</p> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk</p>
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							Website: www.financialombudsman.lk
<p>Mudharaba – Savings</p> <ol style="list-style-type: none"> 1. General 2. Senior 3. Ladies 4. Junior 	<ul style="list-style-type: none"> • Documents - Application/KYC/ NIC • Type of Customers- Individuals who are Citizens/Dual Citizens of Sri Lanka and of age 18 Years or older • Corporates and Other Institutions Registered within Sri Lanka • Minor Accounts can be opened children below 18 Years of age (parent or legally appointed guardian as Signatory). • Cash withdrawal allowed from any Branch, with submission of Passbook. • Debit Cards withdrawals are permitted: <ul style="list-style-type: none"> ✓ Branches (any amount) ✓ Any Visa ATM 	LKR 1,000	<ul style="list-style-type: none"> • Profit Sharing Ratio's (PSR) as per tariff-sheet decided by ALCO • Profit rates will be declared monthly based on the performance of the deposit pool. 	<ul style="list-style-type: none"> • All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location. • The locations and contacts numbers are displayed on our website (https://www.LOLC FINANCE Financefinance.com/contact-us/) • After Visit or communicate with authorised officer, customer required to complete an application form. • All relevant documents related to the product/service should be handed over to the branch to process the request. <ul style="list-style-type: none"> ✓ Filled Mudharabah Mandate ✓ Copy of NIC/Passport/Driving Licence/Business Registrations ✓ Completed KYC form ✓ Submit a copy of address proof (if mailing address differ from proof submitted) ✓ Submit a copy of birth certificate and NIC/Passport/Licence of the Parent/Guardian of the minor. 			<ul style="list-style-type: none"> • Customers can place a complaint by following steps; <ul style="list-style-type: none"> ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. <p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10 ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint

	<p>(100,000 PD) (ATM Can apply via Branches, PIN will be posted and Card to be collect from respective branch)</p> <ul style="list-style-type: none"> • All individuals except Minors are eligible to apply for a Debit Card. • SMS alert can obtain for all savings Account. • LOLC FINANCE Real-time – Self Banking App can be used for Fund Transfers, Card Payments, Utility Payments and Standing Orders. 					<ul style="list-style-type: none"> - Date of Complaint ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action. ✓ The message will also state the number of days within which LFP hopes to resolve the complaint. <p>Complaint Investigation</p> <ul style="list-style-type: none"> ✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation. ✓ If The company unable to investigate and send a
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							<p>response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.</p> <p>✓ Website details; www.lolcfinance.com</p> <p>if a satisfactory resolution is not received, the case can be referred to;</p> <p>✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk</p>
Wakala Deposits for Corporate Investors	<ul style="list-style-type: none"> Choice of investment options ranging from 1 month to 60 months' term. Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred Profits can be paid to your Mudharabah 	LKR 5,000	<ul style="list-style-type: none"> Anticipated Profit Rate (APR) as per tariff-sheet decided by ALCO Profit rates will be declared monthly based on the performance of the deposit pool. 	<ul style="list-style-type: none"> All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location. The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contact-us/) After Visit or communicate with authorised officer, customer required to complete an application form. All relevant documents related to the product/service should be handed over to the branch to process the request. 			<ul style="list-style-type: none"> Customers can place a complaint by following steps; ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager. <p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, Al-Falaah – Islamic Business Unit, 481, T.B. Jayah Mawatha,

	<p>Savings Account maintained with us or to another bank account as required by you.</p> <ul style="list-style-type: none"> • Access to over 7 dedicated LOLC FINANCE Al-Falaah centres and over 100+ LOLC FINANCE branches and service centres island-wide. 			<ul style="list-style-type: none"> ✓ Filled Mudharabah Mandate ✓ Copy of NIC/Passport/Driving Licence/Business Registrations ✓ Completed KYC form ✓ Submit a copy of address proof (if mailing address differ from proof submitted) 		<p>(Darley Road), Colombo - 10</p> <ul style="list-style-type: none"> ✓ Call On: Hot line: +94 11 5 889 786 ✓ E-mail On: al-falaah@lolcfinance.com <p>Required Information to Place a complaint ;</p> <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any) - Contract/Account Number - Details of complaint - Date of Complaint <ul style="list-style-type: none"> ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above. ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint. <p>Acknowledgment of complaints</p> <ul style="list-style-type: none"> ✓ An email containing will be sent to the customer
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								Website: www.financialombudsman.lk
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All PRODUCTS RELATED TO MICROFINANCE – Micro Leasing, Micro Loans

Product Name	Key Features & Benefits	Interest Rates & Other Charges	Procedure to be Followed	Main Terms & Conditions	Complaint Handling Procedure

CREDIT CARDS

Product Name	Financial & other Benefits including any incentives & promotions	Fees/charges, commission, interest etc.	Procedure to be Followed to obtain Product/Service	Main Terms & Conditions	Complaint Handling Procedure

All PRODUCTS RELATED TO FOREIGN CURRENCY ACCOUNTS –

Product Name	Financial & other Benefits including any incentives & promotions	Interest Rates & Other Charges	Procedure to be Followed	Main Terms & Conditions	Complaint Handling Procedure