

ALL PRODUCTS RELATED TO MICROFINANCE BUSINESS UNIT

Loans

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
Isurudiriya Group/ Individual Loans	<p>* Tenor is 12-24 months</p> <p>* Loan protection Insurance cover.</p>	<p>* Rates current at the time will be available on inquiry</p>	<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 Officer 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 subjected 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 behalf of the same to the company. 	<ul style="list-style-type: none"> Any customer can submit a complaint via the dedicated company hotline (011-5880456). A customer can submit a complain through any LOLC branch.
Housing Development Loan	<p>* Tenor is 24-60 months</p> <p>* Loan cover policy</p> <p>* Other product offering</p>	<p>* Rates current at the time will be available on inquiry.</p> <p>* Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</p>		<ul style="list-style-type: none"> Property should be offered as a Collateral. All other Terms & Conditions as per above. 	

Business Loan	* Tenor is 24-60 months * Loan cover policy * Other product offering	* Rates current at the time will be available on inquiry. * Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable		• Property should be offered as a Collateral. All other Terms & Conditions as per above.	
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Lease Products (Assetbacked)

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 Officer 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 subjected 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 behalf of the same to the company. 	<ul style="list-style-type: none"> Any customer can submit a complaint via the dedicated company hotline (011-5880456). A customer can submit a complain through any LOLC branch.
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. 				
Quadricycle Lease	<ul style="list-style-type: none"> Special Promotions discounts with the supplier (Subjected to availability). 				