

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	Interest 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
Auto Leasing	<ul style="list-style-type: none"> Leasing options offered for Brand New/ Unregistered Vehicles, Machinery & Equipment The maximum lease cost is restricted as per the LTV guidelines of CBSL Lease options available up to min. 1 year & max. 5 years 	<ul style="list-style-type: none"> 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. Transfer of Absolute ownership to LOLC 	<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"> 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; ✓ 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, SME Business Unit, LOLC Finance PLC. 100/1, Sri Jayawardanapura Road, Rajagiriya ✓ Call On: Hotline: +94 11 5715555 ✓ E-mail On: info@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)

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			<p>FINANCE by the Supplier</p> <ul style="list-style-type: none"> • Release of Payment to Supplier • Customer will pay periodic rentals as agreed <p>Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.</p>	<ul style="list-style-type: none"> • Leased asset will be comprehensively insured under LOLC insurance or any insurance preferred by the lessee/ borrower 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"> - 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>

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						<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
Auto Loans	<ul style="list-style-type: none"> • Leasing options offered for Brand Registered/ Unregistered Vehicles, Machinery & Equipment 	<ul style="list-style-type: none"> • Rates as per tariff-sheet decided by ALCO. • Rates current at the time will be available on inquiry. 	<ul style="list-style-type: none"> • Initial discussion with the Customer on request of a facility. • Submitting of all required documents by Customer proving 	<ul style="list-style-type: none"> • The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility. 	<ul style="list-style-type: none"> • Finance Leasing ACT No.56 of 2000 <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.

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	<ul style="list-style-type: none"> The maximum lease cost is restricted as per the LTV guidelines of CBSL Lease options available up to min. 6 months & max. 5 years 	<ul style="list-style-type: none"> 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"> 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. Transfer of Absolute ownership to LOLC FINANCE by the Supplier Release of Payment to Supplier Customer will pay periodic rentals as agreed <p>Once all commitments made, the asset will be</p>	<ul style="list-style-type: none"> 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. <p>Leased asset will be comprehensively insured under LOLC insurance policy for the full term</p> <ul style="list-style-type: none"> Rentals to be made on monthly basis at given due date General conditions stipulated by the principle agreement 	<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>If a solution is not given;</p> <ul style="list-style-type: none"> Write to: The Manager, SME Business Unit, LOLC Finance PLC. 100/1, Sri Jayawardanapura Road, Rajagiriya Call On: Hot line: +94 11 5715555 E-mail On: info@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

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			released to the Customer with a Deletion letter of Absolute ownership.			<p>and information related to the complaint will not be 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.

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						<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>
Speed Draft	<ul style="list-style-type: none"> • A predominantly working capital revolving loan facility which is quite similar to an overdraft. • Flexibility in repayment of capital amount borrowed while servicing the monthly interest quantum. • Loan tenor is minimum 1 year and maximum 2 years • Flexibility in getting multiple disbursements 	<ul style="list-style-type: none"> • 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 	<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 	<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 	<ul style="list-style-type: none"> • Finance Leasing ACT No.56 of 2000 <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, SME Business Unit, LOLC Finance PLC. 100/1, Sri Jayawardanapura Road, Rajagiriya

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	within the approved limit.	<ul style="list-style-type: none"> 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"> Approval process to take up to 3 working days Signing of Agreements and Guarantee bonds Issuance of Asset Delivery/Purchase Order by LOLC FINANCE. Transfer of Absolute ownership to LOLC FINANCE by the Supplier Release of Payment to Supplier Customer will pay periodic rentals as agreed <p>Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.</p>	<p>the sole discretion of the company.</p> <ul style="list-style-type: none"> 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. Leased asset will be comprehensively insured under LOLC insurance 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"> 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: Hotline: +94 11 5715555 E-mail On: info@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>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

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						Email: fosril@sitnet.lk Website: www.financialombudsman.lk
Property Mortgage Loans (Housing & Business)	<ul style="list-style-type: none"> • Finance options offered for Land/Buildings • Finance options can be given to generate working-capital against Fixed assets owned by the Customer • The maximum finance cost is restricted as per the LTV guidelines of CBSL 	<ul style="list-style-type: none"> • 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 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 of Asset 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 	<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. 	Based on scenarios, below directions also would be referred; <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 	<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; <ul style="list-style-type: none"> ✓ Write to: The Manager, SME Business Unit, LOLC Finance PLC. 100/1, Sri Jayawardanapura Road, Rajagiriya ✓ Call On: Hot line: +94 11 5715555 ✓ E-mail On: info@lolcfinance.com Required Information to Place a complaint; <ul style="list-style-type: none"> - Name - NIC Number - Mobile number - Email address (if any)

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			<ul style="list-style-type: none"> • Signing of Agreements and Guarantee bonds • Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase). • 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 Absolute ownership / Mortgage Bond. 	<ul style="list-style-type: none"> • Leased asset will be comprehensively insured under LOLC insurance 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"> - Contract/Account Number - 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>

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						<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@sltnet.lk Website: www.financialombudsman.lk
Gold loan	<ul style="list-style-type: none"> • Company keeps Gold as security and grant an advance up to 100% from the market value 	<ul style="list-style-type: none"> • Rates as per tariff-sheet decided by ALCO. • Rates current at the time will be available on inquiry 	<ul style="list-style-type: none"> • Initial discussion with the Customer on request of a facility. • Customer should submit the documents to identify himself & permanent residency 	<ul style="list-style-type: none"> • The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility. • The gold loan advance is 	<ul style="list-style-type: none"> • Mortgage Act No. 6 of 1949 	<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.

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	<ul style="list-style-type: none"> • Tenors – 3, 6 & 12 months • Free Life insurance cover provides up to Rs. 250,000/- advance amount 	<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>repayable within the agreed period together with the relevant interest</p> <ul style="list-style-type: none"> • The company has the right to sell the gold articles which are not redeemed within the agreed period after due notice to the customer • The company reserves the right to increase the rate of interest or change the conditions after the agreed period • The gold loan ticket must be surrendered to redeem the gold articles • Loss of the gold loan ticket should be immediately brought to the notice of the company. In such instances or in the event of the demise of the customer, the person redeeming the article should be substantiating his/her claim by submitting an affidavit and other documents acceptable to the company • The notice prior to the sale of gold articles should be 		<p>If a solution is not given;</p> <ul style="list-style-type: none"> ✓ Write to: The Manager, SME Business Unit, ✓ LOLC Finance PLC. 100/1, Sri Jayawardanapura Road, Rajagiriya ✓ Call On: Hot line: +94 11 5715555 ✓ E-mail On: info@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

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				<p>sent to the given address</p> <ul style="list-style-type: none"> • The customer should comply with the rules & regulations presently in force in the company with regard to the gold articles • In the event of the loss of a gold article, only the value of gold prevailing at the time of loss of the article will be paid by the company as compensation • The customer should notify the company any change of address 		<p>and information related to the complaint will not be 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.

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