

Complaint Procedure

Customer can complaint

directly through

Customer visit any branch and can drop the

Customer can visit the

financial ombudsman if

the above methods do

head-office with the

complaint to the

complaint box

complaint.

not work.

are subject to a credit

evaluation and all facility approvals will

be at the sole discretion of the Can direct to

common hotline

## **Key Fact Document – Micro Products**

Product or Service	Financial and other benefits	Fees /charges, commission, interest	Procedure to be followed	Major Terms and conditions
Housing & Business Loans	Repayment period of loan 12 - 60 months Loan amount Rs. 200,000 – 1,000,000.	Prevailing rate will be available on inquiry	Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request.	The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.
			Client should submit the facility application along with all supporting documents.	Applicant can be salaried employee or self-employed or running a medium scale Business.
			Credit appraisal.	Client profile should
			Marketing Executive make the client visit (Residential/ Business) as part of the client evaluation.	be in line and meet the requirements as per the company lending criteria.
				All facility requests

Facility approval and

disbursement.

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			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.	
			Property Deed should be offered as a Collateral.	



Isurudiriya Loans	Repayment period of	Prevailing rate will	Customers who are	The applicant should	Customer can
	loan 12 - 36 months	be available on	willing to obtain a facility	be Sri Lankan within	complaint directly
	T D	inquiry	may visit the branch	the legally acceptable	through common
	Loan amount Rs.		Network/ contact the	age limit to obtain a	hotline
	25,000 - 250,000.		relevant marketing	finance facility.	Custom en visit env
			personnel and make the		Customer visit any
			request.	Applicant can be	branch and can drop the complaint to the
			Client should submit the	salaried employee	complaint box
			facility application along	or self-employed.	
			with all supporting		Customer can visit
			documents.	Client profile should	the head-office with
				be in line and meet the	the complaint.
			Credit appraisal.	requirements as per the	1
				company lending	Can direct to
			Marketing executive	criteria.	financial
			make the client visit		ombudsman if the
			(Residential/ Business) as	All facility requests	above methods do
			part of the client	are subject to a credit	not work.
			evaluation.	evaluation and all	
				facility approvals will	
			Facility approval and	be at the sole	
			disbursement.	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.



# Key Fact Document – Micro Products Lease Products (Asset backed)

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	
Lease	Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).	Rates as per tariff- sheet decided by the ALCO. All Applicable		The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.	Any customer can submit a complaint via the dedicated company hotline	
Lease	Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).	statutory and other charges/fees.	as per the marketing material. Client submit the Facility application along with all supporting documents.	Applicant can be a salaried employee or self-employed. Client profile should be in line and meet	(011- 5880456). A customer can submit a complain through any LOLC branch.	
2 Wheel & 4 Wheel	Competitive Interest rates. Repayments can be structured according to the seasonal harvesting income.		the client visit(Residen Business) as part of the client evaluation.	Marketing executive make the client visit(Residential/ Business) as part of the client evaluation.	the requirements as per the company lending criteria. All facility requests are subject to a credit evaluation and all	
Lease	Repayments can be structured according to the seasonal harvesting income.		Facility Approval and Disbursement.	facility approvals will be at the sole discretion of the company.		



		On an event of Non-
Quadricycle	Special Promotions	Repayment as per the
Lease	discounts with the	agreement, customer
	supplier (Subjected to	is liable to pay all the
	availability).	late payment
		fees/charges/ interest
		charged on behalf of
		the same to the
		company.