

Key Fact Document – Micro Products

Loans

Product or Service	Financial and other benefits	Fees /charges, commission, interest	Procedure to be followed	Major Terms and conditions	Complaint Procedure
Housing & Business Loans	<p>Repayment period of loan 12 - 60 months</p> <p>Loan amount Rs. 200,000 – 1,000,000.</p>	<p>Prevailing rate will be available on inquiry</p>	<p>Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request.</p> <p>Client should submit the facility application along with all supporting documents.</p> <p>Credit appraisal.</p> <p>Marketing Executive make the client visit (Residential/ Business) as part of the client evaluation.</p> <p>Facility approval and disbursement.</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>Applicant can be salaried employee or self-employed or running a medium scale Business.</p> <p>Client profile should be in line and meet the requirements as per the company lending criteria.</p> <p>All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the</p>	<p>Customer can complaint directly through common hotline</p> <p>Customer visit any branch and can drop the complaint to the complaint box</p> <p>Customer can visit the head-office with the complaint.</p> <p>Can direct to financial ombudsman if the above methods do not work.</p>

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				<p>company.</p> <p>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> <p>Property Deed should be offered as a Collateral.</p>	
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<p>Isurudiriya Loans</p>	<p>Repayment period of loan 12 - 36 months</p> <p>Loan amount Rs. 25,000 – 250,000.</p>	<p>Prevailing rate will be available on inquiry</p>	<p>Customers who are willing to obtain a facility may visit the branch Network/ contact the relevant marketing personnel and make the request.</p> <p>Client should submit the facility application along with all supporting documents.</p> <p>Credit appraisal.</p> <p>Marketing executive make the client visit (Residential/ Business) as part of the client evaluation.</p> <p>Facility approval and disbursement.</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>Applicant can be salaried employee or self-employed.</p> <p>Client profile should be in line and meet the requirements as per the company lending criteria.</p> <p>All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p> <p>On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest</p>	<p>Customer can complaint directly through common hotline</p> <p>Customer visit any branch and can drop the complaint to the complaint box</p> <p>Customer can visit the head-office with the complaint.</p> <p>Can direct to financial ombudsman if the above methods do not work.</p>
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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
Motor Bicycle Lease	Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).	Rates as per tariff-sheet decided by the ALCO.	<p>Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</p> <p>Client submit the Facility application along with all supporting documents.</p> <p>Credit Appraisal.</p> <p>Marketing executive make the client visit (Residential/ Business) as part of the client evaluation.</p> <p>Facility Approval and Disbursement.</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>Applicant can be a salaried employee or self-employed.</p> <p>Client profile should be in line and meet the requirements as per the company lending criteria.</p> <p>All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p>	<p>Any customer can submit a complaint via the dedicated company hotline (011- 5880456).</p> <p>A customer can submit a complain through any LOLC branch.</p>
Three Wheeler Lease	Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions).	All Applicable statutory and other charges/fees.			
Light Truck Lease	Competitive Interest rates.				
2 Wheel & 4 Wheel Tractors Lease	Repayments can be structured according to the seasonal harvesting income.				
Agri Equipment Lease	Repayments can be structured according to the seasonal harvesting income.				

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<p>Quadricycle Lease</p>	<p>Special Promotions discounts with the supplier (Subjected to availability).</p>		<p>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>	
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