

Key Fact Document – iPay

Product Name	Financial & other benefits including any incentives & promotions	Fees / chargers, commission, interest etc	Procedure to be followed to obtain Product / Services	Key Terms & Conditions	Complaint handling procedure
iPay User	Utility payments	<ul style="list-style-type: none"> • Customer chargers will be displayed through app when performing the transaction, if any • Applicable Government tax and levies applicable 	Download “iPay Sri Lanka” app via Google play store, Apple store or Huawei App gallery	<ul style="list-style-type: none"> • Sri Lankan Individuals above age of 18 • Valid identification document (National identity card / Driving License) • Address proof if the current address differs from identification document 	iPay hotline number – 0115714444 customer support email – customersupport@ipayglobal.ai
	Fund Transfers				
	Merchant payments				
	Doctor appointments				
	Online purchasing				
	Bill notifications				
	Schedule payments				
	Credit reports				
	Digital savings accounts				
Digital fixed deposits					
iPay Merchant	Digital payment acceptance (LankaQR, Utility, search and pay)	<ul style="list-style-type: none"> • Prevailing rates will be available on inquiry • Applicable Government tax and levies applicable 	<ul style="list-style-type: none"> • Merchant registration process need to be complete through LOLC Finance PLC branches/iPay BU or upgrading user app to a merchant via iPay user app. 	<ul style="list-style-type: none"> • Any Individual or Corporate business in Sri Lanka can be registered as “iPay Merchant” • Valid identification document (National identity card / Driving License) need to be submit by Individuals and Company registration documents, NIC copies of 	iPay hotline number – 0115714444 customer support email – customersupport@ipayglobal.ai
	Internet payment gateway / web payments				
	Pay by link				

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	Online market		<ul style="list-style-type: none"> • iPay Merchant app can be download to monitor daily transactions. Download “iPay Merchant” app via Google play store or Apple store 	<p>Directors/Proprietors/Partners should submit by Corporates.</p> <ul style="list-style-type: none"> • Three months bank statements if needed 	
	Bill notification service				
	iAds				