

Key Fact Document – Gold Loans

Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Main Terms and Conditions	Applicable legal Provision	Complaint Handling Procedure
Gold Loan	<ul style="list-style-type: none"> • Provide short term immediate financial requirement to individuals against their own gold • Tenures are 1, 3 ,4, 6, 9 and 12 months • Loan facility disbursement allows over the counter or online fund transfer to customer's own account at any bank • Interest and partial of capital payment available anytime • Extended service available to top-up existing loan via any LOLC Finance branch • Available online interest payment and top-up the existing loan via iPay platform 	<ul style="list-style-type: none"> • Interest rates as per the tariff-sheet decided by ALCO and current rates current at the time will be available on inquiry • Applicable Government tax/stamp duty and all other statutory charges/fees for financial services. • Delay penalty is applicable 4% p.a. (0.33% p.m.) from the date of expired 	<ul style="list-style-type: none"> • Applicant should be a Sri Lankan citizen and age over 18 years • Mandatory to provide National Identity card or valid driving license • Purity in the gold provided as collateral should read minimum 16 and above cartage. • The company has the right to auction the gold articles which are not redeemed within the agreed period after due notice to the customer. • Any excess will be refunded to the customers after the disposal of gold. 	<ul style="list-style-type: none"> • Mortgage Act. No. 06 of 1949 	<ul style="list-style-type: none"> • Visit the branch the facility is obtained and make a written complaint to the Branch Manager. In an event where a solution is not provided, write to: The Head of Gold Loan, LOLC Finance PLC. No. 100/1, Sri Jayawardhanapura Mw, Rajagiriya. Complaints Hot line: +94115715555 Complaint E-mail: info@lolcfinance.com Website www.lolcfinance.com Required Information to Place a complaint • Customer name / NIC number / Gold loan transactions number / Branch name of the facility obtained / Email address (if any) • Customers Can get support from Branch Manager to lodge the complaint. • Anonymous complaints, without adequate proof and evidence will not be considered as an official or formal complaint.

	<ul style="list-style-type: none">• Loan period can be extended paying due interest• All gold is fully secured and insured by the company	the loan addition to the loan rate .			<p>Acknowledgment of complaints</p> <p>A correspondence will be notified to the acknowledging the complaint and has been forwarded to the respective authority for further investigation.</p> <p>Complaint Investigation</p> <ul style="list-style-type: none">• LOLC Finance will respond with the decision and explanation the complaint lodge by the customer.• If The company is unable to investigate and fail to send a response within a period of 10 working days, the customer will be informed the response date for the complaint lodged. <p>In an event where a satisfactory solution / service isn't provided by the finance institute, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.</p> <table><tr><td>Write:</td><td>Call:</td></tr><tr><td>Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.</td><td>0112595624</td></tr><tr><td>Email:</td><td>Website :</td></tr><tr><td>fosril@slt.net.lk</td><td>www.financialombudsman.lk</td></tr></table>	Write:	Call:	Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.	0112595624	Email:	Website :	fosril@slt.net.lk	www.financialombudsman.lk
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Key Fact Document – Wadiah

Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Main Terms and Conditions	Applicable legal Provision	Complaint Handling Procedure
Wadiah	<ul style="list-style-type: none"> • Provide Gold Storage Service to individuals and a daily storage fee for the offered specific service, determined by BU for the established value of the gold will be claimed from the client covering all costs / margins • Customer is entitled up 90% cash advance as the benevolent loan free at zero profit margin against said gold value in the storage ticket • Free Cash Advance disbursement allows over the counter • Safe custody fee and partial settlement of cash advance available anytime 	<ul style="list-style-type: none"> • Interest rates / Mark-up fee as per the tariff-sheet decided by ALCO and current rates at the time will be available on inquiry • Applicable Government tax/stamp duty and all other statutory charges/fees for financial services. • For Wadi'ah Facilities Revised Mark-up Fee Applicable If articles remain unclaimed after the expiry date. 	<ul style="list-style-type: none"> • Applicant should be a Sri Lankan citizen and age over 18 years • Mandatory to provide National Identity card or valid driving license • Purity in the gold provided as collateral should read minimum 16 and above cartage. • The company has the right to auction the gold articles which are not redeemed within the agreed period after due notices to the customer. • Any excess will be refunded to the customers after the disposal of gold. 	<ul style="list-style-type: none"> • Mortgage Act. No. 06 of 1949 	<ul style="list-style-type: none"> • Visit the branch the facility is obtained and make a written complaint to the Branch Manager. <p>In an event where a solution is not provided, write to: Manager, Al-Falaah Alternate Financial Services Unit, No. 68, Bauddhaloka Mawatha, Colombo 04 . Complaints Hot line: +94115715555 Complaint E-mail: al-falaah@lolcfinance.com Website www.lolcfinance.com</p> <p>Required Information to Place a complaint</p> <ul style="list-style-type: none"> • Customer name / NIC number / Gold loan transactions number / Branch name of the facility obtained / Email address (if any) • Customers Can get support from Branch Manager to lodge the complaint. • Anonymous complaints, without adequate proof and evidence will not be considered as an official or formal complaint.

	<ul style="list-style-type: none">• All gold is fully secured and insured by the company				<p>Acknowledgment of complaints A correspondence will be notified to the acknowledging the complaint and has been forwarded to the respective authority for further investigation.</p> <p>Complaint Investigation</p> <ul style="list-style-type: none">• LOLC Finance will respond with the decision and explanation the complaint lodge by the customer.• If The company is unable to investigate and fail to send a response within a period of 10 working days, the customer will be informed the response date for the complaint lodged. <p>In an event where a satisfactory solution / service isn't provided by the finance institute, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.</p> <table><tr><td>Write: Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.</td><td>Call: 0112595624</td></tr><tr><td>Email: fosril@sltnet.lk</td><td>Website : www.financialombudsman.lk</td></tr></table>	Write: Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.	Call: 0112595624	Email: fosril@sltnet.lk	Website : www.financialombudsman.lk
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