

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. <p>In an event where a solution is not provided, write to:</p> <p>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</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"> • Loan period can be extended paying due interest • All gold is fully secured and insured by the company 	<p>the loan addition to the loan rate .</p>			<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 border="1" data-bbox="1320 964 2000 1312"> <tr> <td data-bbox="1320 964 1636 1188"> <p>Write:</p> <p>Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.</p> </td><td data-bbox="1636 964 2000 1188"> <p>Call:</p> <p>0112595624</p> </td></tr> <tr> <td data-bbox="1320 1188 1636 1312"> <p>Email:</p> <p>fosril@slt.net.lk</p> </td><td data-bbox="1636 1188 2000 1312"> <p>Website :</p> <p>www.financialombudsman.lk</p> </td></tr> </table>	<p>Write:</p> <p>Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.</p>	<p>Call:</p> <p>0112595624</p>	<p>Email:</p> <p>fosril@slt.net.lk</p>	<p>Website :</p> <p>www.financialombudsman.lk</p>
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Key Fact Document – Wadiyah

Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Main Terms and Conditions	Applicable legal Provision	Complaint Handling Procedure
Wadiyah	<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:</p> <p>Manager, Al-Falaah Alternate Financial Services Unit, No. 68, Bauddhaloka Mawatha, Colombo 04 .</p> <p>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 border="1" data-bbox="1429 931 1987 1339"> <tr> <td data-bbox="1429 931 1607 1220">Write: Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.</td><td data-bbox="1607 931 1987 1220">Call: 0112595624</td></tr> <tr> <td data-bbox="1429 1220 1607 1339">Email: fosril@slt.net.lk</td><td data-bbox="1607 1220 1987 1339">Website : www.financialombudsman.lk</td></tr> </table>	Write: Financial Ombudsman of Sri Lanka, No.143/A Vajira Road , Colombo 05.	Call: 0112595624	Email: fosril@slt.net.lk	Website : www.financialombudsman.lk
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