



Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Procedure to be followed to obtain the product	Main Terms & Conditions	Complaint Handling Procedure
Capital Lease	This product offered for Brand New/ Unregistered/ Registered motor vehicles, Machineries & Equipment's Maximum cost of the facility as per CBSL LTV guidelines Options available to obtain the facility from 12 months (min) to 6 years (max)	 Facility interest rate will be based on the prevailing product tariff sheet by ALCO Rates are based on the prevailing CBSL SLFR at the time of the inquiry Appropriate RMV transfer fee & Processing fees will be applicable Relevant Government tax/stamp duty & other fee/charges will be applicable. followed Regulator (CBSL) Finance leasing act No.56 of 2020 & Finance business act no.42 of 2011 	 Initial discussion with the Customer Submission of all required documents by the customer proving his/her income, net worth & guarantees official Valuation report from authorise valuer *Internal valuer opinion & Invoice from the client/supplier Inspection on client /assets conduct by marketing Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond 	 Applicant should be a Sri Lankan citizen who must have income earning. Client sector/subsector in line with company requirements and Regulatory when lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company 	Customer can complaint directly through common hotline. Call on: 1317 Write to: The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. E-mail on: info@lolcfiianace.com Required information to place a complaint Name NIC number Mobile number Contract number Details of the complaint Date of complaint





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•	¥ •	Customer can get the
Order/ Purchase Order	be made on monthly	assistance of
for the subject	basis at the given due	Branch Manager to lodge a
Asset	date	complaint
		Complaints without
• Transfer the	 An additional 	sufficient proof
ownership to the	interest charge/ fee	& details will not consider as
client with the	will be calculated/	formal
Absolute	charged to the	complaint
Ownership to the	customer due to non-	Company will respond to the
LOFIN	repayments	customer with the decision/
		solution
• Release of payment		
2 0		• If a satisfactory solution is
11		not received, such case can
• As agreed, customer		be referred
9		
2 2		Financial Ombudsman of
		Sri Lanka
Once all		No. 143A, Vajira Road,
commitments settle to		Colombo 5
		+94 11 2595624
		Email - fosril@sltnet.lk
		Web -
		www.financialombudsman.lk
		vv vv vi ilitaticiaromoudsinan.ix
	Asset Transfer the ownership to the client with the Absolute Ownership to the LOFIN Release of payment to the Supplier As agreed, customer will pay rentals regularly Once all commitments settle to	Order/ Purchase Order for the subject Asset • Transfer the ownership to the client with the Absolute Ownership to the LOFIN • Release of payment to the Supplier • As agreed, customer will pay rentals regularly • Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute





Product Name	Nature of the	Interest Rates,	Procedure to be	Main Terms &	Complaint Handling
	product, Key	Penalties &	followed to obtain	Conditions	Procedure
	features & benefits	Other charges	the product		
Term Loan	• This product offered	 Facility interest rate 	 Initial discussion 	Applicant should be	Customer can complaint
	for Brand New/	will be based on the	with the Customer	a Sri Lankan citizen	directly through common
	Unregistered/	product tariff sheet by		who must have	hotline.
	Registered motor	ALCO on timely	 Submission of all 	income earning.	
	vehicles,	manner	required documents by		Call on: 1317
	Machineries &		the customer proving	• Client	
	Equipment's	 Rates are based on 	his/her income, net	sector/subsector in	Write to:
		the prevailing rates at	worth & guarantees	line with company	The Manager
	 Maximum cost of the 	the time of the inquiry		requirements and	Head of Customer Service
	facility as per CBSL		 official Valuation 	Regulatory when	LOLC Finance PLC
	LTV guidelines	 Appropriate transfer 	report from authorise	lending	No. 100/1,
		fee & asset Mortgage	valuer	criteria	Sri Jayawardanapura Road
	 Options available to 	rate will be applicable			Rajagiriya.
	obtain the facility		Internal valuer opinion	All requested	
	from 12 months (min)	Relevant Government	& Invoice from the	facilities are	E-mail on:
	to 6 years (max)	tax/ stamp duty &	client/supplier	subject to a proper	info@lolcfiianace.com
		other fee/ charges will		credit	
		be applicable, followed	 Inspection on client 	evaluation & the	Required information to
		Regulators(CBSL)	/assets conduct by	facility	place a complaint
		Finance leasing act	Marketing Officer	approval will be at	Name
		No.56 of 2020 &		the sole	NIC number
		Finance business act	 Approval process is 	discretion of the	Mobile number
		no.42 of 2011	within 3 working days	company	Contract number
					• Details of the complaint
			• Signing of	• Asset to be	Date of complaint
			Agreement and	comprehensively	
			Guarantee Bond	insured	
				through licenced	
			 Issuance of Delivery 	Insurance	
			Order/ Purchase Order	company	
			for the subject Asset		





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• Transfer the	 Rental payments to 	Customer can get the
ownership to the	be made on monthly	assistance of
client with the	basis at the given due	Branch Manager to lodge a
Absolute Ownership to	date	complaint
the LOFIN		Complaints without
	 An additional 	sufficient proof
Release of payment	interest charge/ fee	& details will not consider as
to the Supplier	will be calculated/	formal
	charged to the	complaint
As agreed, customer	customer due to non-	Company will respond to the
will pay rentals	repayments	customer with the decision/
regularly	in regular manner	solution
• Once all		• If a satisfactory solution is
commitments settle to		not received, such case can
the company, asset will		be referred
be released to the		
customer with a		Financial Ombudsman of
Deletion Letter of		Sri Lanka
Absolute		No. 143A, Vajira Road,
Ownership		Colombo 5
		+94 11 2595624
		Email - fosril@sltnet.lk
		Web -
		www.financialombudsman.lk





Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Procedure to be followed to obtain the product	Main Terms & Conditions	Complaint Handling Procedure
Mortgage Loan (Business and Personal)	 This product offered for Commercial /residential property /Building Maximum cost of the facility as per CBSL LTV guidelines Options available to obtain the facility from 12 months (min) to 10 years (max) 	 Facility interest rate will be based on the product tariff sheet by ALCO on timely manner Rates are based on the prevailing CBSL SLFR at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/stamp duty & other fee/ charges will be applicable followed Regulator (CBSL) Mortgage act no.03 of 1990 	 Initial discussion with the Customer Submission of all required documents by the customer proving his/her income, net worth & guarantees official Valuation report from authorise valuer Inspection on client /assets conduct by Marketing Officer Approval process is within 10 working days Signing of Agreement Guarantee Bond including Mortgage bond 	 Applicant should be a Sri Lankan citizen who must have income earning. Client sector/subsector in line with company requirements and Regulatory when lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Rental payments to be made on monthly basis at the given due date 	Customer can complaint directly through common hotline. Call on: 1317 Write to: The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. E-mail on: info@lolcfiianace.com Required information to place a complaint Name NIC number Mobile number Contract number Details of the complaint Date of complaint





• Title insurance if	 An additional 	Customer can get the
required subject for	interest charge/ fee	assistance of
subject Asset /MRP	will be calculated/	Branch Manager to lodge a
cover for client	charged to the	complaint
	customer due to non-	Complaints without
• Release of payment	repayments	sufficient proof
to the Supplier/client	in regular manner	& details will not consider as
		formal
• registered the deed in		complaint
Land registry with		Company will respond to the
Ownership to the		customer with the decision/
company		solution
• As agreed, customer		• If a satisfactory solution is
will pay rentals		not received, such case can
regularly		be referred
• Once all		Financial Ombudsman of
commitments settle to		Sri Lanka
the company, asset will		No. 143A, Vajira Road,
be released to the		Colombo 5
customer with a		+94 11 2595624
mortgage discharge		Email - fosril@sltnet.lk
documents		Web -
		www.financialombudsman.lk





Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Procedure to be followed to obtain the product	Main Terms & Conditions	Complaint Handling Procedure
Speed Draft	• This product can be offered for Brand New/ Unregistered/ Registered motor vehicles or properties • Maximum cost of the facility restricted as per CBSL LTV guidelines • A revolving loan facility quite similar to an OD facility at banks. • Flexibility in paying Capital amount obtained while servicing the interest potion • Facility tenor in 1 year (min) to 2 years (max)	• Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner • Rates are based on the prevailing rates at the time of the inquiry • Appropriate transfer fee & asset Mortgage rate will be applicable • Relevant Government tax/ stamp duty & other fee/ charges will be applicable	 Initial discussion with the Customer Submission of all required documents by the customer proving his/her income, net worth & guarantees Valuation report from company panel valuer & Invoice (if applicable) from the supplier for the propose asset If the asset is a property Title search to be carried out and same should be approved by internal lawyers. Inspection from company Officer Approval process is within 3 working days for vehicles /properties 3-7 days For properties -Mortgage 	Applicant should be a Sri Lankan citizen who is a salaried employee, self-employed or engaged in a business Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company	Customer can complaint directly through common hotline. Call on: 1317 Write to: The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. E-mail on: info@lolcfiianace.com Required information to place a complaint Name NIC number Mobile number Contract number Details of the complaint Date of complaint Customer can get the
			bond to be executed.		assistance of Branch Manager to lodge a





• Flexibility in getting Multiple disbursements within the approved limit	 Signing of Agreement and Guarantee Bonds Issuance of Delivery Order/ Purchase Order for the subject Asset If the asset is a vehicle Transfer the ownership to the client with the Absolute Ownership to the LOFIN Release of payment to the Supplier / Lessee As agreed, customer will pay accrued interest monthly & capital within the agreed period. Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	Accrued interest payments to be made on monthly basis at Month end. An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement	complaint Complaints without sufficient proof & details will not consider as formal complaint Company will respond to the customer with the decision/ solution • If a satisfactory solution is not received, such case can be referred Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk
	Tiosoface Ownership		





Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Procedure to be followed to obtain the product	Main Terms & Conditions	Complaint Handling Procedure
Loan against FD	 This product offered against fixed deposits (Monthly/Maturity) Maximum cost of the facility- 90% from the FD face value Options available to obtain the facility Term – 06 months (min) to 36 years (max) Type - Fixed or Revolving 	 Facility interest rate will be FD interest +3.5% FD Rates are based on the prevailing rates at the time of the inquiry Appropriate fees will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable, followed Regulators (CBSL) Finance leasing act No.56 of 2020 & Finance business act no.42 of 2011 	 Initial discussion with the Customer Submission of Loan request documents by the customer Along with the Original FD certificate Validating conduct by Marketing Operation Approval process is within 15 Minutes Signing of Agreement and crediting funds to client LOLC finance saving account Issuance of Offer letter Safe keeping the original FD certificate and signed agreement within the branch Custody 	Applicant should be a Sri Lankan citizen who must have income earning. • Client sector/subsector in line with company requirements and Regulatory when lending criteria • All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company • Rental payments to be made on monthly basis at the given due date	Customer can complaint directly through common hotline. Call on: 1317 Write to: The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya. E-mail on: info@lolcfiianace.com Required information to place a complaint Name NIC number Mobile number Contract number Details of the complaint Date of complaint





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	• As agreed, customer	• An additional	Customer can get the
	will pay rentals	interest charge/ fee	assistance of
	regularly	will be calculated/	Branch Manager to lodge a
		charged to the	complaint
	• Once all	customer due to non-	Complaints without
	commitments settle to	repayments in regular	sufficient proof
	the company, FD	manner	& details will not consider as
	Certificate will be		formal
	released to the		complaint
	customer		Company will respond to the
			customer with the decision/
			solution
			Solution
			If a satisfactomy solution is
			If a satisfactory solution is
			not received, such case can
			be referred
			Financial Ombudsman of
			Sri Lanka
			No. 143A, Vajira Road,
			Colombo 5
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			Web -
			www.financialombudsman.lk



Key Fact Document – SME Products

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. All Applicable 	Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel	• The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.	 Customer can complaint directly through common hotline. Call on: 1317 					
Three-Wheeler Lease	• Eligibility to receive complimentary items (Subjected to change according to the ongoing promotions)	statutory and other charges/fees. • Maximum cost of the facility restricted	statutory and other charges/fees. • Maximum cost of the facility restricted	statutory and other charges/fees. • Maximum cost of the facility restricted	statutory and other charges/fees. • Maximum cost of the facility restricted as per the marketing material. • Client submit the Facilia application along with a		Applicant can be a salaried employee or self- employed.	Write to: The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road		
Light Truck Lease	• Competitive Interest rates.	guidelines	• Prepare and submit Credit	in line and meet the requirements as per the	Rajagiriya.					
2 Wheel & 4 Wheel Tractors Lease	• Repayments can be structured according to the seasonal harvesting income.						•	Business) as part of the	• All facility requests are subject to a credit	E-mail on: info@lolcfiianace.com Required information to place a complaint
Agri Equipment Lease	• Repayments can be structured according to the seasonal harvesting income.		client evaluation.Facility Approval and Disbursement.	 evaluation and all facility approvals will be at the sole discretion of the company. On an event of Nonrepayment as per the agreement, 	 Name NIC number Mobile number Contract number Details of the complaint Date of complaint 					





Quadricycle Lease	• Special Promotions discounts with the supplier (Subjected to availability).			fees/charges/ interest charged on behalf of the same to the company. • Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership	Customer can get the assistance of Branch Manager to lodge a complaint Complaints without sufficient proof & details will not consider as formal complaint Company will respond to the customer with the decision/solution If a satisfactory solution is not received, such case can be referred Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk
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