

ProductName	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
2 Wheel & 4 Wheel Tractors Lease	<ul style="list-style-type: none"> Repayments can be structured according to the seasonal harvesting income. 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by the ALCO. All Applicable statutory and other charges/fees. Maximum cost of the facility restricted as per CBSL LTV guidelines 	<ul style="list-style-type: none"> Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material. Client submit the Facility application along with all supporting documents. Prepare and submit Credit Appraisal for approval Marketing executive make the client visit (Residential/ Business) as part of the client evaluation. Facility Approval and Disbursement. 	<ul style="list-style-type: none"> The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility. Applicant can be a salaried employee or self- employed. Client profile should be in line and meet the requirements as per the company lending criteria. All facility requests are subject to a credit evaluation and all facility approvals will be at the sole discretion of the company. On an event of Nonrepayment 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. 	<ul style="list-style-type: none"> Customer can complaint directly through common hotline. <p>Call on: 1317</p> <p>Write to: The Manager Head of Customer Service LOLC Finance PLC No. 100/1, Sri Jayawardanapura Road Rajagiriya.</p> <p>E-mail on: info@lolcfianace.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> Name NIC number Mobile number Contract number Details of the complaint Date of complaint <p>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</p>

				<ul style="list-style-type: none">• Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership	<ul style="list-style-type: none">• If a satisfactory solution is not received, such case can be referred <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595624 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>
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