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
Agri Equipment Lease	• Repayments can be structured according to the seasonal harvesting income.	• 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	• 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.	• 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.	•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 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

				• Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership	• 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