

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	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 • As agreed, customer will pay rentals regularly 	<p>Applicant should be a Sri Lankan citizen who must have income earning.</p> <ul style="list-style-type: none"> • 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 • An additional interest charge/ fee will be calculated/ charged to the customer due to non-repayments in regular manner 	<p>•Customer can complaint directly through common hotline.</p> <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@lolcfinance.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, FD Certificate will be released to the customer		<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@sltnet.lk Web - www.financialombudsman.lk</p>
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