

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)	<ul style="list-style-type: none"> • 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) 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Initial discussion with the Customer • Submission of all required documents by the customer proving his/her income, net worth & guarantees • official Valuation report from authorised valuer • Inspection on client /assets conduct by Marketing Officer • Approval process is within 10 working days • Signing of Agreement Guarantee Bond including Mortgage bond • title insurance if required subject for subject Asset /MRP cover for client • Release of payment to the Supplier/client • registered the deed in Land registry with Ownership to the company 	<ul style="list-style-type: none"> • 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 • 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@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">• As agreed, customer will pay rentals regularly• Once all commitments settle to the company, asset will be released to the customer with a mortgage discharge documents	<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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