

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	<ul style="list-style-type: none"> • 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 portion • Facility tenor in 1 year (min) to 2 years (max) • Flexibility in getting multiple disbursements within the approved limit 	<ul style="list-style-type: none"> • 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 	<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 • Valuation report from company panel valuer & Invoice (if applicable) from the supplier for the propose asset <p>If the asset is a property Title search to be carried out and same should be approved by internal lawyers.</p> <ul style="list-style-type: none"> • Inspection from company Officer • Approval process is within 3 working days for vehicles / properties 3-7 days <p>For properties- Mortgage bond to be executed.</p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 • Accrued interest payments to be made on monthly basis at Month end. 	<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"> • 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 	<ul style="list-style-type: none"> • An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<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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