

Key Fact Document – Personal Finance Products

Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
Loan for Housing & Business Development	<ul style="list-style-type: none"> Repayment period of loan 12 - 72 months Loan amount Rs. 200,000 – 3,000,000. 	<ul style="list-style-type: none"> Prevailing rates will be available on the inquiry Penal Interest: - 5% per Month Fees /charges: - Documentation fee – Rs.10,500 	<ul style="list-style-type: none"> Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. Customers may also contact our hotline on 1317 for further assistance or to make a request. Client should submit the facility application along with all supporting documents. Credit appraisal. 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 a Sri Lankan within the legally acceptable age limit to obtain a finance facility. Applicant can be salaried employee or self-employed or running a medium scale Business. 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 Non-Repayment as per 	<ul style="list-style-type: none"> Mortgage Act No. 3 of 1990 Customer can complaint directly through common hotline. <ul style="list-style-type: none"> 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@lolcfinance.com Required information to place a complaint <ul style="list-style-type: none"> Name NIC number Mobile number Contract number Details of the complaint Date of complaint

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			<ul style="list-style-type: none"> • Loan Protection Insurance cover will be obtained, and the corresponding premium amount will be repaid through the loan monthly instalment. 	<p>the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company.</p> <ul style="list-style-type: none"> • Property Deed should be offered as a Collateral. • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility. 	<ul style="list-style-type: none"> • Customer may raise any complaint with the Head Office or the relevant Branch Manager. • Can direct to financial ombudsman if the above methods do not work. <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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Group Loan	<ul style="list-style-type: none"> • Repayment period of loan 12 - 36 months • Loan amount Rs. 25,000 – 350,000. 	<ul style="list-style-type: none"> • Prevailing rates will be stipulated by account will be applicable • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee 2% of the loan amount. 	<ul style="list-style-type: none"> • Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on 1317 for further assistance or to make a request. • Client should submit the facility application along with all supporting documents. • Credit appraisal. • 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 a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant can be self-employed, small scale entrepreneur, or salaried individual • 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. 	<ul style="list-style-type: none"> • Customer can complaint directly through common hotline <ul style="list-style-type: none"> ▪ 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@lolcfinance.com Required information to place a complaint <ul style="list-style-type: none"> ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

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			<ul style="list-style-type: none"> • Loan Protection Insurance cover will be obtained, and the corresponding premium amount will be repaid through the loan monthly instalment. 	<ul style="list-style-type: none"> • On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • Personal guarantees of other 2 member of the group • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility. 	<ul style="list-style-type: none"> • Customer may raise any complaint with the Head Office or the relevant Branch Manager. • Can direct to financial ombudsman if the above methods do not work. <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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Foreign Employment Loan	<ul style="list-style-type: none"> • Repayment period of loan Up to 36 months • Loan amount Rs. 200,000 – 2,800,000. 	<ul style="list-style-type: none"> • Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.5,500. 	<ul style="list-style-type: none"> • Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on 1317 for further assistance or to make a request. • Loan is strictly for Foreign Employment purposes through Sri Lanka Foreign Bureau credit guarantee will be obtain through Sri Lanka Export (SLECIC). Applicable premium to be paid by the applicant. • Client should submit the facility application along with all supporting documents (Including the SLBFE document) 	<ul style="list-style-type: none"> • The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Loan must be obtained for Foreign Employment purposes • Client profile should be in line and meet the requirements as per the company lending criteria. • Applicant must demonstrate repayment capacity • Two guarantors with verifiable income are mandatory 	<ul style="list-style-type: none"> • Customer can complaint directly through common hotline <ul style="list-style-type: none"> ▪ 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@lolcfinance.com Required information to place a complaint <ul style="list-style-type: none"> ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

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			<ul style="list-style-type: none"> • Credit appraisal. • Marketing Executive make the client visit as part of the client evaluation. • Facility approval and disbursement. 	<ul style="list-style-type: none"> • 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 Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility. 	<ul style="list-style-type: none"> • Customer may raise any complaint with the Head Office or the relevant Branch Manager. • Can direct to financial ombudsman if the above methods do not work. <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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Agriculture Loan	<ul style="list-style-type: none"> • Loan amount Rs. 100,000 – 600,000. • Repayment period of loan – Maximum 11 months but term will be decide based on the crop / cultivation. • The loan will be structured for the customers to pay a nominal instalment monthly and a bulk payment will be structured as last instalment. 	<ul style="list-style-type: none"> • Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.10,500 	<ul style="list-style-type: none"> • Customers who are willing to obtain a facility can also visit the branch network or contact a relevant marketing personnel and make the request. • Customers may also contact our hotline on 1317 for further assistance or to make a request. • Client should submit the facility application along with all supporting documents. • Credit appraisal. • Marketing Executive make the client visit (Residential/Business) as part of the client evaluation. 	<ul style="list-style-type: none"> • The applicant should be a Sri Lankan within the legally acceptable age limit to obtain a finance facility. • Applicant can be self-employed or running a medium scale agriculture related activity. • Property Deed / Vehicle (CR) should be offered as a Collateral. • Loan purpose must be strictly for agriculture • Client profile should be in line and meet the requirements as per the company lending criteria. 	<ul style="list-style-type: none"> • Customer can complaint directly through common hotline <ul style="list-style-type: none"> ▪ 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@lolcfinance.com Required information to place a complaint <ul style="list-style-type: none"> ▪ Name ▪ NIC number ▪ Mobile number ▪ Contract number ▪ Details of the complaint ▪ Date of complaint

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			<ul style="list-style-type: none"> • Facility approval and disbursement. • Loan Protection Insurance cover will be obtained, and the corresponding premium amount will be repaid through the loan monthly instalment. 	<ul style="list-style-type: none"> • 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 Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. • It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility. 	<ul style="list-style-type: none"> • Customer may raise any complaint with the Head Office or the relevant Branch Manager. • Can direct to financial ombudsman if the above methods do not work. <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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