

Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
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. 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"> 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. 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. 	<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@lolcfianace.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 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.

				<ul style="list-style-type: none">• 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.	Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595624 Email - fosril@slt.net.lk Web - www.financialombudsman.lk
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