

Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
Housing Loan	- Repayment period of loan 12 - 72 months - Loan amount Rs. 200,000 – 3,000,000.	- Prevailing rates will be available on the inquiry - Penal Interest: - 5% per Month - Fees /charges: - Documentation fee – Rs.10,500	- 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.	- 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 the agreement, customer is liable to pay all the late payment fees/ charges/ interest charged on the same to the company. - Property Deed should be offered as a Collateral.	- Mortgage Act No. 3 of 1990 - Customer can complaint directly through common hotline. 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 - 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.

				• It is required for the borrower/s to open a Savings Account at LOLC Finance PLC until the settlement of the relevant facility.	• Can direct to financial ombudsman if the above methods do not work. Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595624 Email - fosril@sltnet.lk Web - www.financialombudsman.lk
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