Product Type	Loan Amount / Repayment Period	Interest Rate & Charges	Process in Brief	Basic Eligible Criteria	Complain Handling Management
Personal Loan	• Repayment period of loan 12 – 36 months • Loan amount Rs. 100,000 – 250,000.	• Prevailing rates will be available on the inquiry • Penal Interest: - 5% per Month • Fees /charges: - Documentation fee – Rs.5,500	• 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 should be a permanent salaried employee and the salary must be remitted to a recognized bank account. • 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.	• 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. • Can direct to financial ombudsman if the above methods do not work.

				• 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@sltnet.lk Web - www.financialombudsman.lk