## All PRODUCTS RELATED TO LOANS & LEASES (lending) - E.g. Auto Loans and leasing, Speed Draft, Gold Loans, Capital Leasing, Flex

### Loans, Mortgage loans, Corporate loans etc.

Product Name	Key Features, Benefits and nature of the product	Mark-up Rates, Penalties & Other Charges/fees	Procedure to be followed to obtain the product	Main Terms & Conditions	Applicable legal provisions related to the product	Complaint Handling Procedure
Ijarah Leasing	Leasing options offered for Registered/ Unregistered Vehicles, Machinery & Equipment      The maximum lease cost is restricted as per the LTV guidelines of CBSL      Lease options available up to 60 months	<ul> <li>Mark-up rates as per tariff-sheet decided by ALCO.</li> <li>Rates current at the time will be available on inquiry.</li> <li>Asset transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> <li>Applicable Government tax/stamp duty and all other statutory charges/fees for leasing applicable</li> <li>Exception (if any) of Government tax/stamp duty and all other statutory charges/fees for special asset-classed of leasing applies appropriately</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier of Asset to be submitted</li> <li>Inspection from LOLC FINANCE Officers</li> <li>Approval process to take up to 3 working days</li> <li>Signing of Agreements and Guarantee bonds</li> <li>Issuance of Asset Delivery/Purchase Order by LOLC FINANCE.</li> </ul>	<ul> <li>Leased asset will be comprehensively insured by under a Takaful policy for the full term.</li> <li>Rentals to be made on monthly basis at given due date</li> <li>General conditions stipulated by the principle agreement</li> </ul>	<ul> <li>Finance Leasing ACT No.56 of 2000</li> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> <li>Recovery of Debt (Special Provisions) Act No. 2 of 1990</li> <li>Inland Trust Receipts Act No. 14 of 1990</li> <li>Finance Business Act No.42 of 2011</li> <li>Inland Revenue Act No.24 of 2017</li> <li>Any other laws which are in existence for the time being or any other laws which will be introduced from time to time</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>✓ Write to:         <ul> <li>The Manager,</li> <li>Al-Falaah – Islamic Business Unit, C/O LOLC Finance PLC.</li> <li>481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10</li> </ul> </li> <li>✓ Call On:         <ul> <li>Hot line:</li></ul></li></ul>

	• Italister of Absolute	- Details of complaint
	ownership to LOLC	- Date of Complaint
	FINANCE by the Supplier	✓ Customers Can get
		assistance from Branch
	Release of Payment to	Manager to lodge a
	Supplier	complaint, the complaint
	Supplier	
		can be lodge via any
	Customer will pay	channel described above.
	periodic rentals as	
	agreed	✓ Anonymous complaints,
		without sufficient proof and
	Once all commitments	information related to the
	made, the asset will be	complaint will not be
	released to the	considered as a formal
		complaint.
	Customer with a	complaint.
	Deletion letter of	A -lim l - d
	Absolute ownership.	Acknowledgment of
		complaints
		✓ An email containing will be
		sent to the customer
		acknowledging the
		complaint has been
		received and has been
		forwarded to the respective
		authority for further action.
		✓ The message will also state
		the number of days within
		which LFP hopes to resolve
		the complaint.
		the complaint.
		Complaint Investigation
		✓ LOLC FINANCE will respond
		to the customer with the
		decision and offer an
		explanation.
		✓ If The company unable to
		investigate and send a

Transfer of Absolute

- Details of complaint

						response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.
						✓ Website details; www.lolcfinance.com  if a satisfactory resolution is not received, the case can be referred to;  ✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5
						Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
Diminishing Musharakah Projects & Property Finance	Finance options offered for Registered/ Unregistered Vehicles, Machinery & Equipment  Finance options	<ul> <li>Mark-up rates as per tariff-sheet decided by ALCO.</li> <li>Rates current at the time will be available on inquiry</li> <li>Asset transfer fees and/or Asset</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> </ul>	<ul> <li>Financed asset will be comprehensively insured by under a Takaful policy for the full term.</li> <li>Instalments to be made on monthly basis at given due date</li> <li>General conditions</li> </ul>	Based on scenarios, below directions also would be referred;  • Consumer Credit Act No. 29 of 1982  • Mortgage Act No. 6 of 1949  • Secured Transactions Act No.49 of 2009	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>✓ Write to:</li> </ul>
	Mortgage Pates as	<ul> <li>Valuation report from an LOLC FINANCE panel- registered valuer and Invoice from the Supplier (if any) of Asset to be submitted</li> </ul>	stipulated by the principle agreement	<ul> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> </ul>	The Manager, Al-Falaah – Islamic Business Unit, C/O LOLC Finance PLC. 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10	

Cincal/Manalete	sharges/fees fee	. In case the A	- December of Delet
Fixed/Movable	charges/fees for	• In case the Asset	• Recovery of Debt
assets owned by	financial services	(Security) is a Land or	(Special Provisions)
the Customer	applicable	Building, approved Local	Act No. 2 of 1990
_, .	/:c \ c	Authority Documents	• Inland Trust Receipts
• The maximum	Exception (if any) of	and Clear Title	Act No. 14 of 1990
finance cost is	Government	documents will be	<ul> <li>Finance Business Act</li> </ul>
restricted as per	tax/stamp duty and	required of the property	No.42 of 2011
the LTV guidelines	all other statutory		<ul> <li>Inland Revenue Act</li> </ul>
of CBSL	charges/fees applies	Inspection from LOLC	No.24 of 2017
	appropriately	FINANCE Officers	<ul><li>Any other laws</li></ul>
Finance options			which are in
available up to 60		<ul> <li>Approval process to</li> </ul>	existence for the
months		take up to 3 working	time being or any
		days	other laws which will
			be introduced from
		<ul> <li>Signing of Agreements</li> </ul>	time to time
		and Guarantee bonds	
		<ul> <li>Issuance of Asset</li> </ul>	
		Delivery/Purchase	
		Order by LOLC FINANCE	
		(in case of an Asset	
		purchase).	
		Transfer of Absolute	
		ownership / Mortgage	
		of Asset to LOLC	
		FINANCE by the Supplier	
		<ul> <li>Release of Payment to</li> </ul>	
		Supplier / Customer	
		Customer will pay	
		periodic	
		instalments/settlement	
		as agreed	
		Once all commitments	
		made, the asset will be	
		released to the	
		Customer with a	
		Deletion letter of	

- ✓ Call On: Hot line: +94 11 5 889 786
- ✓ E-mail On: al-falaah@lolcfinance.com

Required Information to Place a complaint;

- Name
- **NIC Number**
- Mobile number
- Email address (if any)
- Contract/Account Number
- Details of complaint
- Date of Complaint
- ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.
- ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.

Acknowledgment of complaints

✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.

			Absolute ownership / Mortgage Bond.			✓ The message will also state the number of days within which LFP hopes to resolve the complaint.
						Complaint Investigation
						✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.
						✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.
						✓ Website details; www.lolcfinance.com
						if a satisfactory resolution is not received, the case can be referred to;
						✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
Murabaha Trade Finance	<ul> <li>Finance options offered for Registered/</li> </ul>	Mark-up rates as per tariff-sheet decided by ALCO.	Initial discussion with the Customer on request of a facility.	Financed asset will be comprehensively insured by under a Takaful policy for the full term.	• Finance Leasing ACT No.56 of 2000	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a</li> </ul>

Unregistered
Vehicles,
Machinery &
Equipment

- Finance options also can be offered for Land/Buildings and Projects
- Finance options also can be offered for Purchase of Commodity and manufacturing raw-materials
- The maximum finance cost is restricted as per the LTV guidelines of CBSL
- Finance options available from 3 months up to 60 months

- Rates current at the time will be available on inquiry.
- Asset transfer fees and/or Asset
   Mortgage Rates as appropriate will be applicable
- Applicable
   Government
   tax/stamp duty and
   all other statutory
   charges/fees for
   financial services
   applicable
- Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately

- Submitting of all required documents by Customer proving income, net-worth and guarantees
- Valuation report from an LOLC FINANCE panelregistered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted
- In case the Asset
   (Security) is a Land or
   Building, approved Local
   Authority Documents
   and Clear Title
   documents will be
   required of the property
- Inspection from LOLC FINANCE Officers
- Approval process to take up to 3 working days
- Signing of Agreements and Guarantee bonds
- Issuance of Asset
   Delivery/Purchase
   Order by LOLC FINANCE
   (in case of an Asset purchase).
- Transfer of Absolute ownership / Mortgage

- Instalments to be made on monthly basis at given due date
- General conditions stipulated by the principle agreement

Based on scenarios, below directions also would be referred;

- Consumer Credit Act No. 29 of 1982
- Mortgage Act No. 6 of 1949
- Secured Transactions Act No.49 of 2009
- Registration of Title
   No. 21 of 1998
- Arbitration Act No.11 of 1995
- Mediation Board Act No. 72 of 1988
- Recovery of Debt (Special Provisions)
   Act No. 2 of 1990
- Inland Trust Receipts Act No. 14 of 1990
- Finance Business Act No.42 of 2011
- Inland Revenue Act No.24 of 2017
- Any other laws which are in existence for the time being or any other laws which will be introduced from time to time

written complaint to the Branch Manager.

If a solution is not given;

- ✓ Write to:

   The Manager,
   Al-Falaah Islamic Business
   Unit,
   481, T.B. Jayah Mawatha,
   (Darley Road),
   Colombo 10
- ✓ Call On: Hot line: +94 11 5 889 786
- ✓ E-mail On: al-falaah@lolcfinance.com

Required Information to Place a complaint;

- Name
- NIC Number
- Mobile number
- Email address (if any)
- Contract/Account
   Number
- Details of complaint
- Date of Complaint
- ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.
- ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be

of Asset to LOLC	considered as a formal
FINANCE by the Supplier	complaint.
Release of Payment to	Acknowledgment of
Supplier	complaints
Supplier	Complaints
Customer will pay	✓ An email containing will be
periodic instalments as	sent to the customer
agreed	acknowledging the
	complaint has been
Once all commitments	received and has been
made, the asset will be	forwarded to the respective
released to the Customer with a	authority for further action.
Deletion letter of	
Absolute ownership.	✓ The message will also state
Absolute ownership.	the number of days within
	which LFP hopes to resolve the complaint.
	the complaint.
	Compleint Investigation
	Complaint Investigation
	✓ LOLC FINANCE will respond
	to the customer with the
	decision and offer an
	explanation.
	✓ If The company unable to
	investigate and send a
	response within a period of
	7 working days, company call the customer to inform
	the delivery date for the
	complaint raised.
	complaint raisea.
	✓ Website details;
	www.LOLC FINANCE
	Financefinance.com
	if a satisfactory resolution is
	not received, the case can be
	referred to;

						✓ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624 Fax: 94 11 2595625 Email: fosril@sltnet.lk Website: www.financialombudsman.lk
Musawamah Import Financing	Finance options offered for import requirements of Unregistered Vehicles, Machinery & Equipment and any other trading goods or commodity  Finance options available from 3 months up to 60 months	<ul> <li>Mark-up rates as per tariff-sheet decided by ALCO.</li> <li>Rates current at the time will be available on inquiry.</li> <li>Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> <li>Applicable Government tax/stamp duty and all other statutory charges/fees for financial services applicable</li> <li>Exception (if any) of Government tax/stamp duty and all other statutory charges/fees applies appropriately</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of Asset/Commodity to be submitted</li> <li>In case the Asset (Security) is a Land or Building, approved Local Authority Documents and Clear Title documents will be required of the property</li> <li>Inspection from LOLC FINANCE Officers</li> </ul>	<ul> <li>Financed asset will be comprehensively insured by under a Takaful policy for the full term.</li> <li>Instalments to be made on monthly basis at given due date</li> <li>General conditions stipulated by the principle agreement</li> </ul>	<ul> <li>Finance Leasing ACT No.56 of 2000</li> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> <li>Arbitration Act No.11 of 1995</li> <li>Mediation Board Act No. 72 of 1988</li> <li>Recovery of Debt (Special Provisions) Act No. 2 of 1990</li> <li>Inland Trust Receipts Act No. 14 of 1990</li> <li>Finance Business Act No.42 of 2011</li> <li>Inland Revenue Act No.24 of 2017</li> <li>Any other laws which are in existence for the</li> </ul>	Customers can place a complaint by following steps;     Visit the branch the facility is obtained and make a written complaint to the Branch Manager.  If a solution is not given;     Write to: The Manager, Al-Falaah − Islamic Business Unit, 481, T.B. Jayah Mawatha, (Darley Road), Colombo - 10      Call On: Hot line: +94 11 5 889 786      E-mail On: al-falaah@lolcfinance.com  Required Information to Place a complaint;     Name       NIC Number       Mobile number

take up to 3 working days  • Signing of Agreements and Guarantee bonds  • Opening of LC from designated Bank.  • Issuance of Asset Delivery/Purchase Order by IOLC FINANCE (in case of an Asset purchase).  • Transfer of Absolute ownership / Mortgage of Asset to IOLC FINANCE (FINANCE FINANCE OF INANCE (INANCE OF INANCE OF INANC		Approval process to	time being or any	- Email address (if any)
Signing of Agreements and Guarantee bonds  Signing of Leftom designated Bank.  Depending of LC from designated Bank.  Sissance of Asset Delivery/Purchase Order by LOLC FINANCE (In case of an Asset purchase).  Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier  Release of Payment to Supplier  Customer will pay periodic rentals as agreed agreed  Conce all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint.  Complaint investigation  LOLC FINANCE will respond to the customer of which IFP hopes to resolve the complaint.  Complaint investigation  LOLC FINANCE will respond to the customer with a Deletion letter of Absolute ownership.  Complaint investigation  LOLC FINANCE will respond to the customer with the decision and offer an		take up to 3 working	other laws which will	- Contract/Account
Signing of Agreements and Guarantee bonds  Opening of LC from designated Bank.  Sisuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).  Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier  Release of Payment to Supplier  Release of Payment to Supplier  Ocustomer will pay periodic rentals as agreed  Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  Complaint to the customer will a periodic rentals and pletion letter of the provided to the complaint.  Complaint to the customer will be released to the Customer with a Deletion letter of the post of the respective authority for further action which is plose to resolve the complaint.  Complaint to Complaint.  Complaint investigation  V LOLC FINANCE will respond to the customer with the decision and offer an		days	be introduced from	Number
and Guarantee bonds  Opening of LC from designated Bank.  Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).  Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier  Release of Payment to Supplier  Customer will pay periodic rentals as agreed Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  Complaint, the complaint, can be lodge via any channel described above.  Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.  Acknowledgment of complaints  Acknowledgment of complaints  An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint investigation  LOLC FINANCE will respond to the customer with the decision and offer an			time to time	<ul> <li>Details of complaint</li> </ul>
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designated Bank.  Issuance of Asset Delivery/Purchase Order by LOLC FINANCE (in case of an Asset purchase).  Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplier  Release of Payment to Supplier  Customer will pay periodic rentals as agreed  Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  Complaint Investigation  LOLC FINANCE with respond to the customer  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation  LOLC FINANCE will respond to the customer  LOLC FINANCE with respond to the customer  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation				assistance from Branch
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of Asset to LOLC FINANCE by the Supplier  Release of Payment to Supplier  • Customer will pay periodic rentals as agreed  • Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  Acknowledgment of complaints   ✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.  ✓ The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation  ✓ LOLC FINANCE will respond to the customer with the decision and offer an				complaint.
FINANCE by the Supplier  Release of Payment to Supplier  Customer will pay periodic rentals as agreed  Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  FINANCE by the Supplier  Acknowledgment of complaints  An email containing will be sent to the customer acknowledging the complaint has been forwarded to the respective authority for further action.  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation  LOLC FINANCE will respond to the customer with the decision and offer an				
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Release of Payment to Supplier  Customer will pay periodic rentals as agreed  Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  Release of Payment to Supplier  An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation  LOLC FINANCE will respond to the customer with the decision and offer an		THANCE by the Supplier		_
Supplier  Customer will pay periodic rentals as agreed  Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  Supplier  An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.  The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation  LOLC FINANCE will respond to the customer with the decision and offer an		Palease of Payment to		
• Customer will pay periodic rentals as agreed  • Once all commitments made, the asset will be released to the Customer with a Deletion letter of Absolute ownership.  • Customer with a Complaint has been received and has been forwarded to the respective authority for further action.  ✓ The message will also state the number of days within which LFP hopes to resolve the complaint.  Complaint Investigation  ✓ LOLC FINANCE will respond to the customer with the decision and offer an				( An annell containing will be
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Customer with a Deletion letter of Absolute ownership.  Complaint Investigation  ✓ LOLC FINANCE will respond to the customer with the decision and offer an				/ The second will also state
Deletion letter of Absolute ownership.  Complaint Investigation  ✓ LOLC FINANCE will respond to the customer with the decision and offer an				
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Complaint Investigation  ✓ LOLC FINANCE will respond to the customer with the decision and offer an				-
✓ LOLC FINANCE will respond to the customer with the decision and offer an		Absolute ownership.		tne complaint.
✓ LOLC FINANCE will respond to the customer with the decision and offer an				
to the customer with the decision and offer an				Complaint Investigation
to the customer with the decision and offer an				✓ LOLC FINANCE will respond
decision and offer an				•
				explanation.

						✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.  ✓ Website details; www.lolcfinance.com  if a satisfactory resolution is not received, the case can be referred to;  ✓ Financial Ombudsman of Sri Lanka  Address: No 143A, Vajira Road, Colombo 5  Telephone: +94 11 2595624  Fax: 94 11 2595625  Email: fosril@sltnet.lk  Website: www.financialombudsman.lk
Wakalah Financing for Working Capital	<ul> <li>Finance options offered for Short &amp; Long term Working Capital requirements</li> <li>Finance options available from 3 months up to 48 months</li> </ul>	<ul> <li>Mark-up rates as per tariff-sheet decided by ALCO.</li> <li>Rates current at the time will be available on inquiry.</li> <li>Asset (Security) transfer fees and/or Asset Mortgage Rates as appropriate will be applicable</li> </ul>	<ul> <li>Initial discussion with the Customer on request of a facility.</li> <li>Submitting of all required documents by Customer proving income, net-worth and guarantees</li> <li>Valuation report from an LOLC FINANCE panel-registered valuer and Invoice from the Supplier (if any) of</li> </ul>	Asset (Security) asset will be comprehensively insured by under a Takaful policy for the full term.      Installments/Settlements to be made on monthly basis at given due date      General conditions stipulated by the principle agreement	<ul> <li>Finance Leasing ACT No.56 of 2000</li> <li>Based on scenarios, below directions also would be referred;</li> <li>Consumer Credit Act No. 29 of 1982</li> <li>Mortgage Act No. 6 of 1949</li> <li>Secured Transactions Act No.49 of 2009</li> <li>Registration of Title No. 21 of 1998</li> </ul>	Customers can place a complaint by following steps;     ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.  If a solution is not given;      ✓ Write to:           The Manager,           Al-Falaah – Islamic Business Unit,           481, T.B. Jayah Mawatha,

Applicable     Government	Asset/Commodity to be submitted
tax/stamp duty and all other statutory charges/fees for financial services applicable	<ul> <li>In case the Asset         (Security) is a Land or         Building, approved Loc         Authority Documents         and Clear Title</li> </ul>
<ul> <li>Exception (if any) of Government tax/stamp duty and</li> </ul>	documents will be required of the propert
all other statutory charges/fees applies appropriately	• Inspection from LOLC FINANCE Officers
арргорпассту	Approval process to take up to 3 working days
	• Signing of Agreements and Guarantee bonds
	<ul> <li>Issuance of Asset         Delivery/Purchase         Order by LOLC FINANC         (in case of an Asset purchase).     </li> </ul>
	Transfer of Absolute ownership / Mortgage of Asset to LOLC FINANCE by the Supplie
	<ul> <li>Release of Payment to Supplier</li> </ul>

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- CE
- Supplier
- Customer will pay periodic instalments/settlements as agreed
- Once all commitments made, the asset will be

- Arbitration Act No.11 of 1995
- Mediation Board Act No. 72 of 1988
- Recovery of Debt (Special Provisions) Act No. 2 of 1990
- Inland Trust Receipts Act No. 14 of 1990
- Finance Business Act No.42 of 2011
- Inland Revenue Act No.24 of 2017
- Any other laws which are in existence for the time being or any other laws which will be introduced from time to time

- (Darley Road), Colombo - 10
- ✓ Call On: Hot line: +94 11 5 889 786
- ✓ E-mail On: al-falaah@lolcfinance.com

Required Information to Place a complaint;

- Name
- NIC Number
- Mobile number
- Email address (if any)
- Contract/Account Number
- Details of complaint
- Date of Complaint
- ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.
- ✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.

Acknowledgment of complaints

✓ An email containing will be sent to the customer acknowledging the complaint has been

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		released to the		received and has been
		Customer with a		forwarded to the respective
		Deletion letter of		authority for further action.
		Absolute ownership.		
				✓ The message will also state
				the number of days within
				which LFP hopes to resolve
				the complaint.
				Complaint Investigation
				✓ LOLC FINANCE will respond
				to the customer with the
				decision and offer an
				explanation.
				explanation
				✓ If The company unable to
				investigate and send a
				response within a period of
				7 working days, company
				call the customer to inform
				the delivery date for the
				complaint raised.
				·
				√ Website details;
				www.lolcfinance.com
				www.loicimance.com
				if a satisfactory resolution is
				not received, the case can be
				referred to;
				√ Financial Ombudsman of Sri
				Lanka
				Address: No 143A, Vajira Road,
				Colombo 5
				Telephone: +94 11 2595624
				Fax: 94 11 2595625
				Email: fosril@sltnet.lk
				Website:
				www.financialombudsman.lk
				www.mancialombaasman.ik
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# <u>All PRODUCTS RELATED TO SAVINGS & FIXED DEPOSITS – Senior Citizens Savings, Children's Savings, General Savings, Super Savings, Fixed Deposit Bond etc.</u>

Product Name	Key Features & Benefits including any incentives and promotions	The minimum balance requirements, account opening fee, account maintenance fees, account closure fees, and the availability of the deposit insurance coverage.	Interest/Profit Rates	Procedure to be Followed to Open the Account	Main Terms & Conditions	Any restrictions on opening of accounts, closing of accounts, transfer of funds by customers and policies and procedures on dormant accounts and abandoned properties	Complaint Handling Procedure
Mudharaba – Term Investment  1. General 2. Senior 3. Ladies 4. Junior	<ul> <li>Choice of investment options ranging from 1 month to 60 months' term.</li> <li>Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred</li> <li>Profits can be paid to your</li> </ul>	LKR 5,000	Profit Sharing Ratio's (PSR) as per tariff- sheet decided by ALCO  Profit rates will be declared monthly based on the performance of the	<ul> <li>All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location.</li> <li>The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contactus/)</li> <li>After Visit or communicate with authorised officer, customer required to complete an application form.</li> </ul>			<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>✓ Write to:         <ul> <li>The Manager,</li> <li>Al-Falaah – Islamic Business Unit,</li> <li>481, T.B. Jayah Mawatha,</li> </ul> </li> </ul>

	1		(5   5   1)
Mudharabah	deposit	All relevant documents related to the	(Darley Road),
Savings Account	pool.	product/service should be handed over to the	Colombo - 10
maintained with		branch to process the request.	
us or to another		✓ Filled Mudharabah Mandate	✓ Call On:
bank account as		<ul><li>✓ Copy of NIC/Passport/Driving</li></ul>	Hot line:
required by you.		Licence/Business Registrations	+94 11 5 889 786
		✓ Completed KYC form	
<ul><li>Access to over 7</li></ul>		✓ Submit a copy of address proof (if	✓ E-mail On:
dedicated LOLC		mailing address differ from proof	al-
FINANCE AI-		submitted)	falaah@lolcfinance.com
Falaah centres		✓ Submit a copy of birth certificate	<u>raidan@ioicimance.com</u>
and over 100+		and NIC/Passport/Licence of the	
LOLC FINANCE		Parent/Guardian of the minor.	Required Information to
branches and			Place a complaint;
service centres			- Name
island-wide.			- NIC Number
			- Mobile number
<ul> <li>Supervised by</li> </ul>			- Email address (if
industry leading			any)
Islamic Finance			- Contract/Account
scholars			Number
Scholars			- Details of complaint
			- Date of Complaint
			✓ Customers Can get
			assistance from Branch
			Manager to lodge a
			complaint, the complaint
			can be lodge via any
			channel described above.
			channel described above.
			Ama muma a una anno manda turba
			✓ Anonymous complaints,
			without sufficient proof
			and information related
			to the complaint will not
			be considered as a formal
			complaint.
			Acknowledgment of
			complaints
			✓ An email containing will
			be sent to the customer

			acknowledging the complaint has been received and has been forwarded to the respective authority for further action.  ✓ The message will also state the number of days
			within which LFP hopes to resolve the complaint.
			Complaint Investigation
			✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.
			✓ If The company unable to investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.
			✓ Website details; www.lolcfinance.com
			if a satisfactory resolution is not received, the case can be referred to;
			✓ Financial Ombudsman of Sri Lanka
			Address: No 143A, Vajira Road, Colombo 5 Telephone: +94 11 2595624
			Fax: 94 11 2595625 Email: fosril@sltnet.lk

				Website: www.financialombudsman.lk
Mudharaba — Savings  1. General 2. Senior 3. Ladies 4. Junior	<ul> <li>Documents - Application/KYC/NIC</li> <li>Type of Customers-Individuals who are Citizens/Dual Citizens of Sri Lanka and of age 18 Years or older</li> <li>Corporates and Other Institutions Registered within Sri Lanka</li> <li>Minor Accounts can be opened children below 18 Years of age (parent or legally appointed guardian as Signatory).</li> <li>Cash withdrawal allowed from any Branch, with submission of Passbook.</li> <li>Debit Cards withdrawals are permitted:         <ul> <li>✓ Branches (any amount)</li> <li>✓ Any Visa ATM</li> </ul> </li> </ul>	as per sheet decided ALCO  Profit will be declared month based the	products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location.  The locations and contacts numbers are displayed on our website (https://www.LOLC FINANCE Financefinance.com/contact-us/)  rates  After Visit or communicate with authorised officer, customer required to complete an application form.  All relevant documents related to the product/service should be handed over to the branch to process the request.	Customers can place a complaint by following steps;     ✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.  If a solution is not given;     ✓ Write to:         The Manager,         Al-Falaah – Islamic         Business Unit,         481, T.B. Jayah Mawatha,         (Darley Road),         Colombo - 10      ✓ Call On:         Hot line:         +94 11 5 889 786      ✓ E-mail On:         all-         falaah@lolcfinance.com  Required Information to         Place a complaint;

(100,000 PD)  (ATM Can apply via Branches, PIN will be posted and Card to be collect from respective branch)			- Date of Complaint  ✓ Customers Can get assistance from Branch Manager to lodge a complaint, the complaint can be lodge via any channel described above.
<ul> <li>All individuals except Minors are eligible to apply for a Debit Card.</li> </ul>			✓ Anonymous complaints, without sufficient proof and information related to the complaint will not be considered as a formal complaint.
<ul> <li>SMS alert can obtain for all savings Account.</li> </ul>			Acknowledgment of complaints
LOLC FINANCE     Real-time — Self     Banking App can     be used for Fund     Transfers, Card     Payments, Utility     Payments and     Standing Orders.			✓ An email containing will be sent to the customer acknowledging the complaint has been received and has been forwarded to the respective authority for further action.
			✓ The message will also state the number of days within which LFP hopes to resolve the complaint.
			Complaint Investigation
			✓ LOLC FINANCE will respond to the customer with the decision and offer an explanation.

✓ If The company unable to investigate and send a

			response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.  ✓ Website details; www.lolcfinance.com  if a satisfactory resolution is not received, the case can be referred to;  ✓ Financial Ombudsman of Sri Lanka  Address: No 143A, Vajira Road, Colombo 5  Telephone: +94 11 2595624  Fax: 94 11 2595625  Email: fosril@sltnet.lk  Website: www.financialombudsman.lk
Wakala Deposits for Corporate Investors  • Choice of investment options ranging from 1 month to 60 months' term.  • Option of receiving profit returns on monthly, annually or at maturity basis, whichever is preferred  • Profits can be paid to your Mudharabah	LKR 5,000  • Anticipated Profit Rate (APR) as per tariff-sheet decided by ALCO  • Profit rates will be declared monthly based on the performance of the deposit pool.	<ul> <li>All customers looking to obtain products/services from LOLC FINANCE Al-Falaah should, required to visit or contact the closest branch location.</li> <li>The locations and contacts numbers are displayed on our website (https://www.lolcfinancefinance.com/contactus/)</li> <li>After Visit or communicate with authorised officer, customer required to complete an application form.</li> <li>All relevant documents related to the product/service should be handed over to the branch to process the request.</li> </ul>	<ul> <li>Customers can place a complaint by following steps;</li> <li>✓ Visit the branch the facility is obtained and make a written complaint to the Branch Manager.</li> <li>If a solution is not given;</li> <li>✓ Write to:         <ul> <li>The Manager,</li> <li>Al-Falaah – Islamic Business Unit,</li> <li>481, T.B. Jayah Mawatha,</li> </ul> </li> </ul>

Savings Account		✓ Filled Mudharabah Mandate		(Darley Road),
maintained with		✓ Copy of NIC/Passport/Driving		Colombo - 10
us or to another		Licence/Business Registrations		Colollibo - 10
bank account as		✓ Completed KYC form		./ Call On:
required by you.		✓ Submit a copy of address proof (if		✓ Call On:
required by you.		mailing address differ from proof		Hot line:
• Access to over 7		submitted)		+94 11 5 889 786
dedicated LOLC		submitted		
FINANCE AI-				✓ E-mail On:
Falaah centres				<u>al-</u>
and over 100+				falaah@lolcfinance.com
LOLC FINANCE				
branches and				Required Information to
service centres				Place a complaint ;
island-wide.				- Name
.5.5				- NIC Number
				- Mobile number
				- Email address (if
				any)
				- Contract/Account
				Number
				- Details of complaint
				- Date of Complaint
				✓ Customers Can get
				assistance from Branch
				Manager to lodge a
				complaint, the complaint
				can be lodge via any
				channel described above.
				✓ Anonymous complaints,
				without sufficient proof
				and information related
				to the complaint will not
				be considered as a formal
				complaint.
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				Acknowledgment of
				complaints
				✓ An email containing will
				be sent to the customer
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	acknowledging the complaint has been received and has been forwarded to the respective authority for further action.  ✓ The message will also state the number of da
	within which LFP hopes to resolve the complain
	Complaint Investigation
	✓ LOLC FINANCE will respond to the custome with the decision and offer an explanation.
	✓ If The company unable investigate and send a response within a period of 7 working days, company call the customer to inform the delivery date for the complaint raised.
	✓ Website details; www.lolcfinance.com
	if a satisfactory resolution not received, the case can referred to;
	√ Financial Ombudsman of Sri Lanka Address: No 143A, Vajira
	Road, Colombo 5 Telephone: +94 11 259562
	Fax: 94 11 2595625 Email: fosril@sltnet.lk

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### <u>All PRODUCTS RELATED TO MICROFINANCE – Micro Leasing, Micro Loans</u>

Product Name	Key Features & Benefits	Interest Rates & Other Charges	Procedure to be Followed	Main Terms & Conditions	Complaint Handling Procedure

### **CREDIT CARDS**

Product Name	Financial & other Benefits including any incentives & promotions	Fees/charges, commission, interest etc.	Procedure to be Followed to obtain Product/Service	Main Terms & Conditions	Complaint Handling Procedure

### All PRODUCTS RELATED TO FOREIGN CURRENCY ACCOUNTS -

Product Name	Financial & other Benefits including any incentives & promotions	Interest Rates & Other Charges	Procedure to be Followed	Main Terms & Conditions	Complaint Handling Procedure