

LEASE PRODUCTS

Product Name	Nature of the product, Key features & benefits	Interest Rates, Penalties & Other charges	Procedure to be followed to obtain the product	Main Terms & Conditions	Complaint Handling Procedure
Capital Lease	<ul style="list-style-type: none"> This product offered for Brand New/ Unregistered/ Registered motor vehicles, Machineries & Equipment's Maximum cost of the facility restricted as per CBSL LTV guidelines Options available to obtain the facility up to 12 months (min) & 5 years (max) 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Valuation report from company panel valuer & Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the supplier As agreed, customer will pay rentals regularly Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p> <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>
Legal Provision					
Finance Leasing Act No. 56 of 2000					

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Auto Loan	<ul style="list-style-type: none"> This product offered for Brand New/ Unregistered/ Registered motor vehicles, Machineries & Equipment's Maximum cost of the facility restricted as per CBSL LTV guidelines Options available to obtain the facility up to 6 months (min) & 5 years (max) 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Valuation report from company panel valuer & Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint
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Mortgage Act No. 06 of 1946 as amended			<ul style="list-style-type: none"> Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the supplier As agreed, customer will pay rentals regularly Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	<p>made on monthly basis at the given due date</p> <ul style="list-style-type: none"> An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p> <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>

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Motorbike lease	<ul style="list-style-type: none"> This product offered for Brand New & Registered motor bike Maximum cost of the facility restricted as per CBSL LTV guidelines Options available to obtain the facility up to 12 months (min) & 4 years (max) {For registered motor bikes Eligible for complimentary items for Brand New motor bikes 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Valuation report from company panel valuer & Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within one working day Signing of Agreement and Guarantee Bond 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint
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Finance Leasing Act No. 56 of 2000			<ul style="list-style-type: none"> Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the supplier As agreed, customer will pay rentals regularly Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	<ul style="list-style-type: none"> Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p> <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>

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Three Wheel Lease	<ul style="list-style-type: none"> This product offered for Brand New & Registered Three Wheelers only Maximum cost of the facility restricted as per CBSL LTV guidelines Options available to obtain the facility up to 12 months (min) & 5 years (max) Eligible for complimentary items for Registered Three Wheelers 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Valuation report from company panel valuer & Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within one working day Signing of Agreement and Guarantee Bond Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the supplier As agreed, customer will pay rentals regularly Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint <p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to; Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>
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Light Trucks	<ul style="list-style-type: none"> This product offered for Brand New/ Recondition & Registered motor trucks Maximum cost of the facility restricted as per CBSL LTV guidelines Options available to obtain the facility up to 12 months (min) & 5 years (max) 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Valuation report from company panel valuer & Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within one working day Signing of Agreement and Guarantee Bond 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint
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Finance Leasing Act No. 56 of 2000			<ul style="list-style-type: none"> Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the supplier As agreed, customer will pay rentals regularly Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	<ul style="list-style-type: none"> Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to; Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>

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Tractor Leasing (Two-wheel & Four-wheel tractors)	<ul style="list-style-type: none"> This product offered for Brand New/ Recondition & Registered tractors Maximum cost of the facility restricted as per CBSL LTV guidelines Options available to obtain the facility up to 12 months (min) & 5 years (max) Repayments can be structured based on the anticipated seasonal harvesting income 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Appropriate transfer fee & asset Mortgage rate will be applicable Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Valuation report from company panel valuer & Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint
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Finance Leasing Act No. 56 of 2000			<ul style="list-style-type: none"> Issuance of Delivery Order/ Purchase Order for the subject Asset Transfer the ownership to the client with the Absolute Ownership to the company Release of payment to the supplier As agreed, customer will pay rentals regularly Once all commitments settle to the company, asset will be released to the customer with a Deletion Letter of Absolute Ownership 	<ul style="list-style-type: none"> Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p> <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@sltnet.lk Web - www.financialombudsman.lk</p>

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Agri Equipment Lease	<ul style="list-style-type: none"> This product offered for Brand New Harvester machines only Maximum cost of the facility restricted as per CBSL LTV guidelines (up to maximum of 50% against the actual sale price of the machine) Options available to obtain the facility up to 12 months (min) & 4 years (max) Repayments can be structured based on the anticipated seasonal harvesting income 	<ul style="list-style-type: none"> Facility interest rate will be based on the tariff sheet declared by ALCO on timely manner Rates are based on the prevailing rates at the time of the inquiry Relevant Government tax/ stamp duty & other fee/ charges will be applicable 	<ul style="list-style-type: none"> Initial discussion with the customer Submission of all required documents by the customer proving his/her income, net-worth & guarantees Invoice from the supplier for the propose asset Inspection from company Officer Approval process is within 3 working days Signing of Agreement and Guarantee Bond Issuance of Delivery Order/ Purchase Order for the subject Asset 	<ul style="list-style-type: none"> Applicant should be a Sri Lankan citizen who is a salaried employee or self-employed Client profile should be in line with company requirements for lending criteria All requested facilities are subject to a proper credit evaluation & the facility approval will be at the sole discretion of the company Asset to be comprehensively insured through licenced Insurance company Rental payments to be made on monthly basis at the given due date An additional interest charge/ fee will be calculated/ charged to the customer over the non-repayments according to the agreement 	<p>Call On: +94 11 5889 300</p> <p>Write to: The Manager Leasing Business Unit LOLC Development Finance PLC No. 481, T B Jayah Mawatha, Colombo 10</p> <p>e-mail on: info@lolcdevfin.com</p> <p>Required information to place a complaint</p> <ul style="list-style-type: none"> ✓ Name ✓ NIC number ✓ Mobile number ✓ Contract number ✓ Vehicle number (if any) ✓ Details of the complaint ✓ Date of complaint
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Finance Leasing Act No. 56 of 2000			<ul style="list-style-type: none"> Release of payment to the supplier once get their confirmation for delivery of the machine As agreed, customer will pay rentals regularly Once all commitments settle to the company facility settled letter will be released to the customer 		<p>Customer can get the assistance of Branch Manager to lodge a complaint</p> <p>Complaints without sufficient proof & details will not consider as formal complaint</p> <p>Company will respond to the customer with the decision/ solution</p> <p>If a satisfactory solution is not received, such case can be referred to;</p> <p>Financial Ombudsman of Sri Lanka No. 143A, Vajira Road, Colombo 5 +94 11 2595625 Email - fosril@slt.net.lk Web - www.financialombudsman.lk</p>