Key Facts Document

(Leasing & Other Loan Products)

LB FINANCE

Key Facts Document – Procedures to follow and further information

Following platforms can be utilized to inquire on our products and services we offer at LB Finance.

Call us on: +94 112 200 200
Email us on: info@lbfinance.lk
Website: https://www.lbfinance.com/
Visit us: Head Office, No. 275/75, Prof. Stanley Wijesundera Mawatha, Colombo 07, Sri Lanka.
Corporate Office, No. 20, Dharmapala Mawatha, Colombo 03, Sri Lanka.

You can visit any LB Finance branch on weekdays from 8.30 a.m. to 5.30 p.m.
Saturdays 8.30 AM – 12.30 PM Head Office, Corporate Office & Premier Colombo 7 and all other branches 8.30 a.m. to 5.30 p.m

Sunday:Pitigala, Baduraliya Branches & Jaffna Premier Branch -8.30 AM – 2.00 PM All other branches are closed.

Please find your closest branch from the list below.
https://www.lbfinance.com/branch-network

Our Social Media channels are readily available for further information and inquiry.

Facebook	: https://www.facebook.com/LBFinancePLC/
Instagram	: https://www.instagram.com/lbfinanceplc/
YouTube	: https://www.youtube.com/lbfinance
LinkedIn	: https://lk.linkedin.com/company/lb-finance-plc/
Twitter	: https://twitter.com/LBFinancePLC/

Complaint Management Procedure

The following methods are available to customers to lodge complaints;
• Through the Branch Manager
• Through the Call Center. (0112 200 266)
• Email us at: customercomplaints@lbfinance.lk
• Write to: Customer Relationship Officer, LB Finance PLC, No 20, Dharmapala Mawatha, Colombo 03.

In the event a satisfactory solution is not provided by the Company, customer can escalate the complaint to the office of the Financial Ombudsman of Sri Lanka.

Financial Ombudsman
Office of the Financial Ombudsman,
143A, Vajira Road,
Colombo 04.

Contact Number: +94 11 259 5624
Telefax: +94 11 259 5625
Email: fosril@sltnet.lk
Website: www.financialombudsman.lk

1. Key Facts Document - Leases

Key features and the nature of products/ services	- We offer a wide range of leasing solutions to you, whether you're a professional, businessman, self-employed or corporate entity. - Leasing product offers a range of features to customers who intend to purchase motor vehicles, three wheelers, bikes, machinery etc. - This product offers an affordable monthly rental with a minimum period of 1 year where monthly rental and the period can be customized as per the customers' requirement. - Ability to replace the asset during the repayment period, if both the lessor and lessee are in agreement.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility Bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details–NIC/DL/PP, Billing proof/ Income Proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank statements, Financial statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank statements, Financial statements **4. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details–ID proof, Address confirmation, Income proof **5. Other requirements** - Duly completed application form **Following details of the vehicles are required for all types of aforementioned clients** - Supplier Invoice - Revenue License & Tax Receipts - Duplicate Key - Vehicle Valuation Report - Certificate of Registration
Legal provision	Finance Leasing Act No. 56 of 2000
Interest Rates/ Penalties	- A fixed interest rate is charged during the tenure of the leasing product based on the credit risk of the client. - Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.

Charges/ Fees/ Commissions	Following charges are applicable for finance lease facilities. 1. CRIB Charges 2. Vehicle Valuation 3. Postage 4. Stamp Duty 5. RMV Charges 6. Insurance Premiums 7. Documentation Charges

2. Key Facts Document – Vehicle Loans

Key features and the nature of products/ services	- This product offers Variable and fixed interest rates to customers who intend to purchase motor vehicles by mortgaging the asset with LB Finance. - All professionals, businessmen or corporate entities are eligible for this facility. - This product offers an affordable monthly rental with a minimum period of 1 year where monthly rental and the period can be customized as per the customers' requirement.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility Bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details – NIC/DL/PP, Billing proof/ Income Proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank Statements, Financial Statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **4. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details– ID proof/ Address confirmation / Income proof **5. Other requirement** - Duly completed application form **Following details of the vehicles are required for all types of aforementioned clients** - Supplier Invoice - Revenue License & Tax Receipts - Duplicate Key - Vehicle Valuation Report - Certificate of Registration
Legal provision	Mortgage Act No. 06 of 1946 as amended
Interest Rates/ Penalties	- Loans can be obtained under fixed or variable interest rates. - The interest rate is determined for the vehicle loan product based on the credit risk of the client. - Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.

Charges/ Fees/ Commissions	Following charges are applicable for Vehicle Loan facilities. 1. CRIB Charges 2. Vehicle Valuation 3. Postage 4. Stamp Duty 5. RMV Charges 6. Insurance Premiums 7.Documentation Charges 8. Mortgage Fee

3. Key Facts Document – Three Wheeler / Motorcycle and Power Ride Loans

Key features and the nature of products/services	- This product offers Variable and fixed interest rates to customers who intend to purchase three wheeler and motorcycles by mortgaging the asset with LB Finance. - All professionals, businessmen or corporate entities are eligible for this facility. - This product offers an affordable monthly rental with a minimum period of 1 year and a maximum of 05 years, where both the monthly rental and the rental period can be customized according to the customer's request. - Loan to Value (LTV) ratios are determined based on the vehicle category as follows: ✓ Registered Threewheels & Motorcycles-up to 60% of the valuation ✓ Brand New Threewheels & Motorcycles-up to 40% of the invoice value
Key Features /Main term and conditions	Eligibility criteria for the product 1. Individuals: Applicant should be a Sri Lankan citizen of age above 18 I. Identification proof – National Identity Card (NIC) / Driving License (DL) / Passport (PP) II. Address proof – NIC / Utility Bill / Grama Sewaka Certificate III. Income proof – Salary Slips / Bank Documents / other income proof documents IV. Guarantor details – NIC / DL / PP, Billing proof / Income Proof 2. Sole Proprietorship: I. Identification proof – Business Registration (BR) II. Income proof – Bank Statements, Financial Statements 3. Partnership: I. Identification proof – BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements 3. Corporate Customers: I. Identification proof – BR / Form 41 or Form 1/20 / Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof – Form 13 III. Income proof – Financial Statements / Bank Statements / other income proof documents IV. Guarantor details – ID proof / Address confirmation / Income proof 5. Other requirement - Duly completed application form Vehicle Requirements - Supplier Invoice - Revenue License - Duplicate Key - Vehicle Valuation Report - Certificate of Registration
Legal	Mortgage Act No. 06 of 1946 as amended
Interest rates / Penalties	- Loans can be obtained under fixed interest rates. - The interest rate is determined for the Facility based on the credit risk of the client. - Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.
Charges/Fees	Following Charges are applicable for the Threewheels & motorcycles. 1. Vehicle valuation charges 2. RMV Charges 3. Insurance Premiums 4. Documentation Charges

4. Key Facts Document – Power Draft

<table>
<tr><td>Key features and the nature of products/ services</td><td>- LB Power Draft enables you to obtain special loan facilities against the vehicles.
- Power Draft can be used as a flexible working capital solution.
- Clients can utilize the remaining capital on revolving basis.
- Clients can pay the interest monthly and the capital at maturity.
- Ability to repay the capital fully or partially at any point of the tenure.</td></tr>
<tr><td>Main terms and conditions</td><td>Eligibility criteria for the product;
1. Individuals: Applicant should be a Sri Lankan citizen of age above 18
I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP)
II. Address proof –NIC/ Utility bill/ Grama Sewaka Certificate
III. Income proof – Salary Slips/ Bank Documents/ other income proof documents
IV. Guarantor details – NIC/DL/PP, Billing proof/ Income proof
2. Sole Proprietorship:
I. Identification proof– Business Registration (BR)
II. Income proof – Bank Statements, Financial Statements
3. Partnership:
I. Identification proof– BR, Consent of all partners
II. Income proof – Bank statements, financial statements
4. Corporate Customers:
I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company
II. Address proof– Form 13
III. Income proof– Financial Statements/ Bank Statements/ other income proof documents
IV. Guarantor details – ID proof/ Address confirmation / Income proof
5. Other requirements
- Duly completed application form
Following details of the vehicles are required for all types of aforementioned clients
- Supplier Invoice
- Revenue License & Tax Receipts
- Duplicate Key
- Vehicle Valuation Report
- Certificate of Registration</td></tr>
<tr><td>Legal provision</td><td>Contract Law</td></tr>
<tr><td>Interest Rates/ Penalties</td><td>- A variable interest rate is charged during the tenure of the Power Draft facilities are based on the credit risk of the client.
- Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.</td></tr>
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Charges/ Fees/ Commissions	Following charges are applicable for Power Draft facilities. 1. CRIB Charges 2. Vehicle Valuation 3. Postage 4. Stamp Duty 5. RMV Charges 6. Insurance Premiums 7. Documentation Charges

5. Key Facts Document – Power Plus

Key features and the nature of products/ services	- Working capital short-term loan facilities are offered for well established businesses which maintain sound financial disciplines for at least 10 year period.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details – NIC/DL/PP, Billing proof/ Income proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank Statements, Financial Statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **4. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details – ID proof/ Address confirmation / Income proof **5. Other requirements** - Duly completed application form - Satisfactory past performance and proven track record over a considerable period of time.
Legal provision	Contract Law
Interest Rates/ Penalties	- A fixed interest rate is charged during the tenure of the 'Power Plus' product based on the credit risk of the client. - Penal rate of 3.75% p.m. will be applicable after maturity.
Charges/ Fees/ Commissions	Following charges are applicable for 'Power Plus' Loan facilities. 1. CRIB Charges 2. Postage 3. Stamp Duty 4. Documentation Charges

6. Key Facts Document – “Pragathi” Education Loans

Key features and the nature of products/ services	The ‘**Pragathi**’ Education Loan is designed to provide financial assistance to students and professionals pursuing higher education, both locally and internationally. The facility offers the option of joint borrowing, allowing applicants to obtain the loan together with a parent or spouse, subject to the lending criteria of the company.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals:** I. Identification proof • National Identity Card / Valid Driving License/ Valid Passport II. Address proof • NIC/ Utility Bill /Grama Sewaka Certificate III. Income proof • Last 03 months salary slips • Last 06 months bank statements • other income proof documents (If available) IV. Guarantor details • Identification proof • Address proof • Income proof **Other requirements** - Details of the educational program. - Property details - Duly completed application and KYC forms - For student applicants, the loan must be applied jointly with a parent or guardian
Legal provision	Mortgage Act No. 06 of 1946 as amended
Interest Rates/ Penalties	- The **‘Pragathi’ Education Loan** offers both fixed and variable interest rates, which are determined based on the customer’s credit profile and lending criteria. - A penal interest rate of 3.75% per month will be charged on overdue amounts after a grace period of three (3) days
Charges/ Fees/ Commissions	Following charges are applicable for ‘Pragathi’ Education Loan. 1. CRIB Charges 2. Title Search Fee 3. Postage Fee 4. Valuation Fee 5. Stamp Duty 6. Mortgage Fee 7. Loan Protection Insurance Cover (DTAP) 8. Documentation Charges

7. Key Facts Document – 'Mulgala' Housing Loan, LB Mortgage Loan and Mortgage Power Draft

Main terms and conditions	**Eligibility criteria for the product;** - The extent of land offered as security should comply with the minimum requirements specified by the relevant Local Government Authorities (including Municipal Councils, Urban Councils, and Pradeshiya Sabhas), as amended from time to time. **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof • National Identity Card (NIC)/ Valid Driving License (DL)/ Valid Passport (PP) II. Address proof • NIC/ Utility Bill/ Grama Sewaka Certificate III. Income proof • Last 03 months salary slips/ Last 06 months bank statements/ other income proof documents IV. Guarantor details • Identification proof, Address proof, Income proof **2. Sole Proprietorship:** I. Identification proof • Business Registration (BR) II. Income proof • Last 06 months bank statements, Financial Statements, Other income evidences. **3. Partnership:** I. Identification proof • Business Registration (BR) • Consent letters from all partners II. Income proof • Last 06 months Bank Statements, Financial Statements, Other income evidences. **4. Corporate Customers:** I. Identification proof • Certificate of Incorporation (BR) • Relevant company registration forms (e.g., Form 41 / Form 1 or Form 20) • Memorandum and Articles of Association • Board Resolution authorizing the borrowing, duly certified by a Director or Company Secretary II. Address proof • Form 13 or other supporting documents indicating the registered office III. Income proof • Audited Financial Statements • Bank Statements • Other acceptable income verification documents (if required) IV. Guarantor details

	• Identification proof, Address proof, Income proof **5. Other requirements** • Duly completed loan application form and KYC. • Relevant property documents (e.g., Title Deed, Survey Plan) • Mortgage Protection Policy (MPP) • Fire insurance policy covering the mortgaged property, where applicable
Main terms and conditions	**Eligibility criteria for the product;** - The extent of land offered as security should comply with the minimum requirements specified by the relevant Local Government Authorities (including Municipal Councils, Urban Councils, and Pradeshiya Sabhas), as amended from time to time. **6. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof • National Identity Card (NIC)/ Valid Driving License (DL)/ Valid Passport (PP) II. Address proof • NIC/ Utility Bill/ Grama Sewaka Certificate III. Income proof • Last 03 months salary slips/ Last 06 months bank statements/ other income proof documents IV. Guarantor details • Identification proof, Address proof, Income proof **7. Sole Proprietorship:** I. Identification proof • Business Registration (BR) II. Income proof • Last 06 months bank statements, Financial Statements, Other income evidences. **8. Partnership:** I. Identification proof • Business Registration (BR) • Consent letters from all partners II. Income proof • Last 06 months Bank Statements, Financial Statements, Other income evidences. **9. Corporate Customers:** I. Identification proof • Certificate of Incorporation (BR) • Relevant company registration forms (e.g., Form 41 / Form 1 or Form 20)

	• Memorandum and Articles of Association • Board Resolution authorizing the borrowing, duly certified by a Director or Company Secretary II. Address proof • Form 13 or other supporting documents indicating the registered office III. Income proof • Audited Financial Statements • Bank Statements • Other acceptable income verification documents (if required) IV. Guarantor details • Identification proof, Address proof, Income proof **10. Other requirements** • Duly completed loan application form and KYC. • Relevant property documents (e.g., Title Deed, Survey Plan) • Mortgage Protection Policy (MPP) • Fire insurance policy covering the mortgaged property, where applicable
Legal provision	Mortgage Act No. 06 of 1946 as amended
Interest Rates/ Penalties	- Loans may be offered on a fixed or variable interest rate basis - The applicable interest rate will be determined based on the customer's credit risk assessment - A penal interest rate of 3.75% per month will be charged on overdue amounts after a grace period of three (3) days
Charges/ Fees/ Commissions	The following charges may apply to 'Mulgala' Housing Loan, LB Mortgage Loan, and Mortgage Power Draft facilities, as per prevailing regulations and internal policies: 1. CRIB Charges 2. Title search Fees 3. Valuation Fees 4. Postage charges 5. Stamp Duty 6. Mortgage Fees 7. Mortgage Protection Policy / Loan Protection Insurance 8. Documentation Charges

8. Key Facts Document – Gold Loan

Key features and the nature of products/ services	- LB Gold Loan Product has been designed to assist financial solutions for urgent cash needs. - Maximum gold loan advance for your gold articles. Loans are offered at lower interest rates. - Easy repayment schemes to select from 1, 3, 4, 6, 9 and 12 months. - Gold Loan has many products **Based on Advance Amounts** Normal Classic Premier Gold Platinum VIP **Based on Customer Segments** Wanitha Rav Saviya LB Sanmitha Al Wadhia **Based on Experian** Gold Trust Gold Plus - Repayment facility at any LB Finance branch (open from Monday to Saturday including public and bank holidays). - Interest can be paid at any time of the day through LB CIM (Mobile Wallet). - Highest security and a free insurance cover for your valuables. - Ability to redeem your jewelry/ gold coins/ gold biscuits without prior notice. - Extend loan period by paying minimum interest at maturity. - SMS notifications prior to the repayment date. - Minimum facility should be of Rs. 2000/-.
Main terms and conditions	**Eligibility criteria for the product;** **Individuals: -Applicant should be a Sri Lankan citizen of age above 18.** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. The gold mixture of the article should not be less than 16 caratage.
Legal provision	Mortgage Act No. 06 of 1946 as amended
Interest Rates/ Penalties	- Fixed interest rates are applicable for this product. - The interest rate is decided based on the tenure. - Penal rate of 0.67% p.m. will be applicable after maturity.
Charges/ Fees/ Commissions	Following charges are applicable for Gold Loan facilities. 1. Service charges 2. Postage

9. Key Facts Document – Personal Loan and ‘Kruthahastha’ Pension Loan

Key features and the nature of products/ services	- Pension Loans offered by LB Finance PLC are specially designed financial facilities for government pensioners to meet personal financial needs such as medical expenses, home Renovation, or other personal requirements. The loan is granted based on the Applicants pension income. - Fast Approval - Insurance Coverage - Island wide branch support - Early termination option
Main terms and conditions	- Loans specially designed for government pensioners - Maximum Loan Amount up to 15mn. based on the borrower’s age, Monthly Pension and credit risk profile. - Repayment period maximum up to 15 years, subject to maximum age limit of 75 years - Your monthly pension should be remitted to your LB Savings account - Applicants must provide identification, proof of address, pension income documents and Other income proof document (Any other document requested by the LB Finance) - Guarantor details - NIC/ Billing proof (Any other document requested by the LB Finance)
Legal provision	Contract Law
Interest Rates/ Penalties	- Competitive interest rate - Loan can be obtained under variable interest - Penal rate of 3.75% p.m will be applicable only after 3 days of grace period
Charges/ Fees/ Commissions	1. Following charges are applicable for Kruthahastha Pension loan Facilities 2. Online Fund transfer Fee 3. Documentation Charges 4. Loan protection Insurance Cover

10. Key Facts Document – Quick Loan

Key features and the nature of products/ services	- This is a short term hassle free loan offered for the existing three-wheeler customers for their emergency cash needs - This product offers an affordable monthly rental where monthly rental and the period can be customized as per the customers' requirement.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details – NIC/DL/PP, Billing proof/ Income proof **Other requirements** - Duly completed application form **Following details of the three-wheelers are required;** - Revenue License - Vehicle Valuation Report
Legal provision	Contract Law
Interest Rates/ Penalties	- A fixed interest rate is charged during the tenure of the 'Quick Loan' product based on the credit risk of the client. - Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.
Charges/ Fees/ Commissions	Following charges are applicable for Quick Loan facilities. 1. CRIB Charges 2. Vehicle Valuation 3. Postage 4. Stamp Duty 5. RMV Charges 6. Insurance Premiums 7. Documentation Charges

11. Key Facts Document – Ijarah

Key features and the nature of products/ services	- Ijarah is to transfer the usage of a particular property by its owner (lessor) to another person in exchange of a rent claimed from the user (lessee). - Ijarah Lease can be offered for unregistered and registered vehicles, machineries and equipment. - Flexible repayment schemes - Insurance can be added to rental/or paid upfront - Ability to replace the asset during the repayment period, if both the lessor and lessee are in agreement.
Main terms and conditions	For the validity of Ijarah, the subject matter of lease must have a valuable use. Therefore, things having no usufruct at all, cannot be leased. **Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details – NIC/DL/PP, Billing proof/ Income proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank statements, financial statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **4. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details –ID proof/ Address confirmation / Income proof **5. Other requirements** - Duly completed application form and Shariah documents **Following details of the vehicles are required for all types of aforementioned clients** - Supplier Invoice - Revenue License & Tax receipts - Duplicate Key - Vehicle Valuation Report - Certificate of Registration
Legal provision	Finance Leasing Act No.56 of 2000

Rental / Rates / Penalties	- A fixed rental is charged during the tenure of the 'Ijarah' product based on the credit risk of the client. - Absence of rental payments on due date are subject to Administration Charge of 2.75% p.m and Charity Contribution of 1.0% p.m. which will only be applicableafter 3 days of grace period.
Charges/ Fees/ Commissions	Following charges are applicable for 'Ijarah' facilities. 1. CRIB Charges 2. Vehicle Valuation 3. Postage 4. Stamp Duty 5. RMV Charges 6. Insurance Premiums 7. Documentation Charges 8. Processing fee

12. Key Facts Document – Diminishing Musharakah

Key features and the nature of products/ services	- Diminishing Musharakah is a joint partnership where the Financial Institution and customer buy an asset together, and the customer pays rent for the bank's share. - Gradual ownership transfer: the customer slowly buys out the bank's share through installments until becoming the full owner. - This product can be Used to finance Working capital Requirement, Projects Financing, Asset Purchases to customers by mortgaging the asset with LB Finance. - All professionals, businessmen or corporate entities are eligible for this facility. - This product offers an affordable monthly rental with a minimum period of 1 year where monthly rental and the period can be customized as per the customers' requirement.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility Bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents. IV. Guarantor details – NIC/DL/PP, Billing proof/ Income Proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank Statements, Financial Statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **4. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details– ID proof/ Address confirmation / Income proof **5. Other requirement** - Duly completed application form + Sharia Docs **Following details of the vehicles are required for all types of aforementioned clients** - Supplier Invoice - Revenue License & Tax Receipts - Duplicate Key - Vehicle Valuation Report - Certificate of Registration
Legal provision	Mortgage Act No. 06 of 1946 as amended
Mark-up / Rates/ Penalties	- This Facility can be obtained under fixed Mark-up rates. - The Markup is determined for the DM product, based on the creditrisk of the client. - Charity Contribution Of 1.00% p.m. and the Admin Fee of 2.75% p.m. will be applicable only after 3 days of grace period.

Charges/ Fees/ Commissions	Following charges are applicable for DM facilities. 1. CRIB Charges 2. Vehicle Valuation 3. Postage 4. Stamp Duty 5. RMV Charges 6. Insurance Premiums 7. Documentation Chargs 8. Mortgage Fee 9. Processing Fee

13. Key Facts Document – Murabahah & Property Murabahah

Key features and the nature of products/ services	- This product facilitates to purchase commodities, properties, vehicles and goods for trading purpose - Personalized service through a trained Islamic Finance staff - Flexible repayment schemes - Ability to replace the security / Mortgage asset during the repayment period, if both the Buyer and Seller are in agreement.
Main terms and conditions	**Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details – NIC/DL/PP, Billing proof/ Income proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank Statements, Financial Statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **4. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details –ID proof/ Address confirmation / Income proof **5. Other requirements** - Duly completed application form and Shariah documents - With regard to ***Property Murabahah*****,** Property Related Documents (Title Deed, Survey Plan etc.) and Mortgage Protection Policy (MPP) are required. - Following details of the vehicles are required for all types of aforementioned clients with regard to ***Murabahah*** **facilities** - Supplier Invoice - Revenue License & Tax Receipts - Duplicate Key - Vehicle Valuation Report - Certificate of Registration
Legal provision	Contract Law or Mortgage Act No. 06 of 1946 as amended
Mark-up Rates/ Penalties	- Fixed Installment are charged during the tenure of these product based on the creditrisk of the client. - Absence of rental payments on due date are subject to Administration Charge of 2.75% p.m and Charity Contribution of 1.0% p.m. which will only be applicableafter 3 days of grace period.

Charges/ Fees/ Commissions	Following common charges are applicable for both types of facilities. 1. CRIB Charges 2. Valuation Fee 3. Postage 4. Stamp Duty 5. Documentation Charges 6. Loan Protection Insurance Cover/ Vehicle insurance premium 7. Processing Fee In addition to the above Mortgage Fee, Search Fee are applicable for *Property Murabahah* and RMV charges applicable for vehicle backed *Murabahah* facilities.

14. Key Facts Document – Wakala And WPD

Key features and the nature of products/ services	- Wakala refers to a contract in which a party (Muwakkil - in this case LBF) authorizes another party as his agent (Wakil - in this case the customer) to perform a particular task (in this case providing working capital for the business), for a pre-agreed anticipated rate of return, in matters that may be delegated, either voluntarily or with imposition of a fee. - The customer will have to pay the pre-agreed return at the end of each month, based on daily capital outstanding of the facility, and will have the discretion of gradually repaying the capital prior to the date of maturity.
Main terms and conditions	**Eligibility criteria for the product;** **1. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank Statements, Financial Statements **2. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **3. Corporate Customers:** I. Identification proof– BR/ Form 41 or Form 1/20/ Memorandum of Articles and Board Resolution certified by Director or Secretary of the Company II. Address proof– Form 13 III. Income proof– Financial Statements/ Bank Statements/ other income proof documents IV. Guarantor details – ID proof/ Address confirmation / Income proof **4. Other requirements** - Duly completed application form and Shariah documents **Details of the Business of mentioned below are required for all types ofaforementioned clients.** - Business registration - Management Accounts or Audited Account - GPY déclaration - Certificate of Registration
Legal provision	Contract Law
Anticipated Profit Rates / Penalties	- A fixed pre-agreed APR is charged during the tenure of the Wakala product based on the credit risk of the client. - Absence of rental payments on due date are subject to Administration Charge of 2.75% p.m and Charity Contribution of 1.0% p.m. which will only be applicable after 3 days of grace period.

Charges/ Fees/ Commissions	Following charges are applicable for Wakala facilities. 1. CRIB Charges 2. Valuation Fee 3. Postage 4. Stamp Duty 5. Documentation Charges 6. Vehicle insurance premium 7. RMV charges 8. Processing Fee

15. Key Facts Document – CIM Business Loan & Sanmitha

Key features and the nature of products/ services	- This is a financial solution offered for regular income earning customers who areengaged in Small & Medium scale businesses. - The customers are given the opportunity to pay the rentals on a weekly & monthly basis. - Loans are offered forCIM Business loan 30 weeks and Sanmitha up to 2 years period. - Facilities can be considered fromRs.50,000 up to Rs.1,000,000/= without a collateral.
Main terms and conditions	Businesses to have a regular income and loan to be settled within 30 weeks and up to 2 years for Sanmitha. **Eligibility criteria for the product;** **1. Individuals: Applicant should be a Sri Lankan citizen of age above 18** I. Identification proof–National Identity Card (NIC)/ Driving License (DL)/ Passport (PP) II. Address proof –NIC/ Utility bill/ Grama Sewaka Certificate III. Income proof – Salary Slips/ Bank Documents/ other income proof documents IV. Guarantor details – NIC/DL/PP, Billing proof/ Income proof **2. Sole Proprietorship:** I. Identification proof– Business Registration (BR) II. Income proof – Bank Statements, Financial Statements **3. Partnership:** I. Identification proof– BR, Consent of all partners II. Income proof – Bank Statements, Financial Statements **Other requirements** - Duly completed application form - Open a CIM Business Wallet Account
Legal provision	Contract Law
Interest Rates/ Penalties	- A fixed interest rate is charged during the tenure of the CIM Business Loan & Sanmitha product based on the credit risk of the client. - Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.
Charges/ Fees/ Commissions	Following charges are applicable for CIM Business Loan & Sanmitha facilities. 1. CRIB Charges 2. Postage 3. Stamp Duty 4. Documentation Charges

16. Key Facts Document – CIM Personal Loan

Key features and the nature of products/ services	• The CIM Personal Loan scheme caters to the personal cash requirements of LB CIM Wallet customers at competitive interest rates • Loan facilities are available for fixed income earners • Loan amounts range from Rs. 25,000/- to Rs. 300,000/- • Flexible repayment tenures available from 3 to 24 months, based on the approved loan amount • Facility to align repayment due dates with salary dates • Quick approval through an AI-driven model and a 100% digital application process.
Main terms and conditions	**Eligibility criteria for the product;** Individuals: Applicant should be a **Sri Lankan citizen currently residing in Sri Lanka** • Applicant should be **aged between 18-55 years** • Applicant must have **LB CIM Wallet Account** • Applicant must be a **salaried employee with at least 6 months of continuous employment** • Applicant should earn a **minimum monthly net income of Rs. 30,000/-** • Open to **Permanent & Fixed-Term Employees** I. Identification proof – National Identity Card (NIC) / Driving License (DL) / Passport (PP) II. Address proof – NIC / Utility bill / Grama Sewaka Certificate III. Income proof – Salary Slips and Bank Documents IV. Please provide the following details for both referees: NIC / DL / PP, relationship / designation, and contact number. • Family Referee – An immediate family member is required as a referee (spouse or parents or siblings). • Work Referee – A colleague at the workplace, preferably at the same level or a higher designation. **Other requirements** • Duly completed digital application
Legal provision	Contract Law
Interest Rates/ Penalties	• Loans can be obtained under fixed interest rates. • The interest rate is determined for these products based on the credit risk of the client. • Penal rate of 3.75% p.m. will be applicable only after 3 days of grace period.
Charges/ Fees/ Commissions	Following charges are applicable for CIM Personal Loan facilities. • CRIB Charges • Postage • Stamp Duty • Documentation Charges