

Key Fact Document (KFD)
Leasing & Hire Purchase
Commercial Credit & Finance PLC

Product	Key Features & Benefits	Interest Rates & Other charges	Procedure to be followed	Main terms & conditions	Complaint handling procedure
Leasing & Hire Purchase	<p>A) Hassle free leasing solutions</p> <p>B) Personalized customer service</p> <p>C) Flexible repayment options that suits customer's repayment capacity and cash flows can be structured.</p> <p>D) Attractive interest rates</p> <p>E) Minimum documentation</p> <p>F) Online Valuation service (Valuation will be done by the company)</p> <p>G) Door-Step Service</p>	<p>Interest rates applicable are displayed at each and every branch Island-wide. Based on the market conditions, our interest are revised from time to time.</p>	<p>All potential customers are invited to visit either Head Office / City Office or the nearest Branch and discuss about their requirements.</p> <p>After the discussion, company will evaluate and start the process depending upon the customer's requirement.</p> <p><u>Documents Needed (Applicant)</u></p> <p>A) Duly completed application form</p> <p>B) NIC copy</p> <p>C) Invoice from the seller / vendor</p> <p>D) Valuation from the Commercial Credit approved valuer for all vehicles other than for brand new vehicles imported / purchased.</p> <p>E) Certificate of Registration of the vehicle (If required)</p> <p>E) Income Statements (Salary Confirmation letter/ recent salary slips/ Bank statements)</p> <p><u>Documents Needed (Guarantors)</u></p> <p>A) NIC copy</p> <p>B) Income Statements (Salary Confirmation letter/ recent salary slips/ Bank statements)</p>	<p>A) <u>Applicable Assets</u> Registered and unregistered Vehicles / Machinery</p> <p>B) <u>Premature Settlements</u> Premature settlement option will be provided to the customer based on the requirement.</p> <p>C) Asset Exposure - Based on the CBSL direction.</p> <p>D) Tenure - Maximum 6 Years</p> <p>D) <u>Repayment Mode</u> Repayment mode will be depending on the product type selected by the customer.</p> <p>E) <u>Eligibility</u></p> <ul style="list-style-type: none"> - Sri Lankan citizen 18 to 60 years of age. - Good CRIB status - Should be a permanent resident in the relevant town 	<p>Customers can lodge complaints with regard to our products or services by either;</p> <p>A) Contacting the relevant branch manager</p> <p>B) Contacting our hotline 0112 000 000</p> <p>Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>