

Key Fact Document (KFD)
Term Loans
Commercial Credit & Finance PLC

Product	Key Features & Benefits	Interest Rates & Other charges	Procedure to be followed	Main terms & conditions	Complaint handling procedure
<p><u>Mortgage Loan</u></p> <p>Objective of this product is to extend financial assistance to customers, fulfilling a diverse range of their financial needs in order to fulfill their personal and business needs by mortgaging a residential/ commercial property</p>	<p>A) Attractive interest rates.</p> <p>B) Minimum loan disbursement period</p> <p>C) Repayment terms up to 5 years</p> <p>D) Speedy customer service</p>	<p>Interest rates applicable are based on a grading system considering the previous CRIB records/ Current account operation/ Current business stability/ Employer/ Salary/ Loan amount/ tenor/ etc..</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</u></p> <ul style="list-style-type: none"> - Duly completed application form - NIC copy - Billing Proof - Last 6 month bank statements (personal & business) - CRIB report (last 6 months on personal & business) - BR Copy (if available) - Other income proof documents - Relevant Registered Deed Copy, Relevant Approved Survey plan, Relevant Approved Building Plan (If Applicable), - Past 30 Years Extracts of the title of property. - Local Authority Documents 	<p><u>Eligibility</u></p> <p>A) Sri Lankan citizens over 18 years of age</p> <p>B) Facility will be approved based on evaluating Business/Property Valuation/CRIB reports / Repayment capacity.</p> <p>C) 12 PD cheques needs to be submitted and deposited monthly aiding the repayment</p>	<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>

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<p><u>Term Draft</u></p> <p>This product is mainly focused for business segment to assist their financial requirements. This is a pre-approved facility and it can be disbursed as sub loans within the limit granted. Only Interest amount needs to be paid monthly and Capital amount should be settled before end of the period. This is a secured facility hence customer needs to submit set of legal/approved documents as collateral/security of the commercial/residential property prior to establish the facility limit.</p>	<p>A) Attractive interest rates.</p> <p>B) Minimum loan disbursement period</p> <p>C) Repayment terms up to 1 year</p> <p>D) Speedy customer service.</p>	<p>Interest rates applicable are based on a grading system considering the previous CRIB records/ Current account operation/ Current business stability/ Employer/ Salary/ Loan amount/ tenor/ etc..</p>	<p>A) All potential customers are invited to visit either Head Office / City Office or the nearest Branch and discuss about their requirements.</p> <p>B) After the discussion, company will evaluate and start the process depending upon the customer's requirement.</p> <p><u>Documents Needed</u></p> <ul style="list-style-type: none"> - Duly completed application form - NIC copy - Billing Proof - Last 6 month bank statements (personal & business) - CRIB report (last 6 months on personal & business) - Business Registration Copy (if available) - Other income proof documents - Relevant Registered Deed Copy, Relevant Approved Survey plan, Relevant Approved Building Plan (If Applicable) - Past 30 Years Extracts of the title of property. - Local Authority Documents 	<p><u>Eligibility</u></p> <p>Sri Lankan citizens over 18 years of age</p> <p>B) Facility will be approved based on evaluating Business/Property Valuation/CRIB reports / Repayment capacity and other valid reason which accepted and CCL credit committee.</p> <p>c) 12 PD cheques need to be submitted and deposited monthly for installment payment</p> <p>D) Facility can be serviced by paying monthly interest only.</p> <p>E) Facility can be renewed by settling the total outstanding or minimum 20% from the total outstanding at the end of the period.</p> <p>F) Facility will be reviewed and renewed yearly based on the credit committee decision.</p>	<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>

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<p><u>Term Loan</u></p> <p>Objective of this product is to extend financial assistance to customers, fulfilling a diverse range of their financial needs in order to fulfill their personal and business needs.</p>	<p>A) Competitive interest rates.</p> <p>B) Minimum loan disbursement period.</p> <p>C) Flexible repayment terms up to 5 years.</p> <p>D) Minimum documentation</p> <p>E) Speedy Customer Service.</p>	<p>Interest rates applicable are based on a grading system considering the previous CRIB records/ Current account operation/ Current business stability/ Employer/ Salary/ Loan amount/ tenor/ etc..</p> <p>Establishment fees of a TL includes documentation charges & Insurance charges.</p>	<p>All potential customers are invited to visit either Head Office / City Office or the nearest Branch and inquire 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</u></p> <p>-Duly completed application form</p> <p>-NIC/DL/Passport copy</p> <p>-Billing Proof (Water/Electricity/ Telephone Bill)</p> <p>-Copy of BR/ Employer Confirmation</p> <p>-Income Proof Documents (Bank statement, Management Accounts, Salary Confirmation, Other Income)</p>	<p><u>Eligibility</u></p> <p>A) Sri Lankan citizens over 18 years of age</p> <p>B) Valid identification document (National Identity Card (NIC)/ Passport / DL)</p> <p>C) Verifiable Regular income generated through an on going business/Salary/ Professional/Rent or other Income</p> <p>D) Proof of permanent residence.</p> <p>E) 12 PD cheques/ Standing Order is a must for the repayment</p>	<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>