

HNB Finance Ltd

Key Fact Documents

SSE Loans Products

- 1) EZY Loan
- 2) Abhilasha
- 3) Swashakthi

KEY FACT DOCUMENT- Ezy Loan.

The product/ service	Financial and other benefit including any incentives & promotions	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/service	Major terms and condition										
<p>Ezy Loan</p>	<ul style="list-style-type: none"> • Entitle for business purpose. • Flexible repayment method. (Weekly/ Monthly) • Door Step Service. • Personalized service through trained staff. • Need only Two Guarantors or Property/ Vehicle Mortgage. • Convenient and simple documentation. • Competitive Rates. • Insurance cover against death and permanent disability.(condition apply) 	<ul style="list-style-type: none"> • Annual Interest Rate 19% • Documents Charges 1% for billow 1mn Loans • Document charge <table border="1" data-bbox="621 642 898 1041" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Document Charges</th> </tr> <tr> <th style="text-align: center;">Loan Amount</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Rs 100,000 to 1 Mn</td> <td style="text-align: center;">1% of Loan Amount</td> </tr> <tr> <td style="text-align: center;">Rs. 1 Mn to 3 Mn</td> <td style="text-align: center;">Rs 12,500/=</td> </tr> <tr> <td style="text-align: center;">Over Rs 3 Mn</td> <td style="text-align: center;">Rs 15,000/=</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • <u>Insurance Charges</u> Up to 12 Months – 0.4% Up to 18 Months - 0.6% Up to 24 Months - 0.8% • <u>Crib Charges</u> Without Guarantor LKR 250 With Guarantor Additional LKR 250 adding for each Guarantor 	Document Charges		Loan Amount	Charges	Rs 100,000 to 1 Mn	1% of Loan Amount	Rs. 1 Mn to 3 Mn	Rs 12,500/=	Over Rs 3 Mn	Rs 15,000/=	<ul style="list-style-type: none"> • Duly completed signed application. • A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number) • Electricity bill, water bill, fixed line phone bill, G S Confirmation for resident proof. • Current account statement (Last 6months) and Purchase or Sales bills for confirm cash flow. • Copy of Company registration, business registration or business license • Estimate & Quotations for Purchasing. • Loan grant via Cheques/ direct payment to supplier/ to HNBG saving Account or to any saving account of customer. • Recovery Methods cheque payments 	<ul style="list-style-type: none"> • Need minimum of 6 month current account • Need to open Saving Account in HNBG. • Loans granted to only running business. • 5% to 10% of compulsory savings for loan amount • Minimum loan amount Rs 100,000 and maximum loan amount will be Rs.5,000,000. (Maximum amount can be changed with approval of Credit committee) • Two guarantors or Mortgage (Land or Vehicle). • Repayments up to two years. (Monthly) • Age limit – less than 69.
Document Charges														
Loan Amount	Charges													
Rs 100,000 to 1 Mn	1% of Loan Amount													
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KEY FACT DOCUMENT- Abhilasha

The product/ service	Financial and other benefit including any incentives & promotions	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/service	Major terms and condition
Abhilasha	<ul style="list-style-type: none"> • Entitle for business purpose. • Flexible repayment method. (Weekly/ Monthly) • Door Step Service. • Personalized service through trained staff. • Need only Two Guarantors or Property/ Vehicle Mortgage. • Convenient and simple documentation. • Competitive Rates. • Insurance cover against death and permanent disability.(condition apply) 	<ul style="list-style-type: none"> • Annual Interest Rate 20% • Documents Charges 2% (maximum 20,000/=) • <u>Insurance Charges</u> Up to 12 Months – 0.6% Up to 18 Months - 0.9% Up to 24 Months - 1.2% • <u>Crib Charges</u> Without Guarantor LKR 250 With Guarantor Additional LKR 250 adding for each Guarantor 	<ul style="list-style-type: none"> • Duly completed signed application. • A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number) • Electricity bill, water bill, fixed line phone bill for resident proof. • Current account statement and savings account statement (Other Banks) or Purchase or Sales bills for confirm cash flow. • HNBBG Saving account statement. • Copy of business registration (if only Has) • Estimate & Quotations for Purchasing. • Loan grant via Cheques/ direct payment to supplier/ to HNBBG saving Account or to any saving account of customer. • Recovery Methods door step/ slips transaction/ cheque payments/ standing orders. 	<ul style="list-style-type: none"> • Need to open Saving Account in HNBBG. • Loans granted to only running business. • 10% of savings for loan amount or one monthly instalment. • Minimum loan amount Rs 50,000 and maximum loan amount will be Rs.1, 000,000. (Maximum amount can be changed with approval of Credit committee) • Two guarantors or Mortgage (Land or Vehicle). • Repayments up to two years. (Weekly or Monthly) • Age limit – less than 69.

KEY FACT DOCUMENT - Swashakthi

The product/ service	Financial and other benefit including any incentives & promotions	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/service	Major terms and condition
Swashakthi	<ul style="list-style-type: none"> Entitle for business purpose. Flexible repayment method. Speedy service at your door step. Personalized service through trained staff. No Guarantors. (up to LKR 400,000) Convenient and simple documentation. Competitive Rates. Insurance cover against death and permanent disability.(condition apply) 	<ul style="list-style-type: none"> Annual Interest Rate 20% Documents Charges 1.5% (Maximum Rs 20,000/=) <u>Insurance Charges</u> Up to 12 Months – 0.6% Up to 18 Months - 0.9% Up to 24 Months - 1.2% <u>Crib Charges</u> Without Guarantor LKR 250 With Guarantor Additional LKR 250 adding for each Guarantor Stamp duty 0.1% for loan amount. 	<ul style="list-style-type: none"> Duly completed signed application. A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number) Electricity bill, water bill, fixed line phone bill. HNBG Saving account statement. Current account statement and savings account statement (Other Banks) Copy of business registration (if only Has) Estimate & Quotations for Purchasing. Purchasing bills and sales bills for confirm cash flow. 	<ul style="list-style-type: none"> HNBG saving account holding client of the company. Nearly two months saving transaction (at least 20 transaction) 30% of savings for loan amount. Minimum loan amount Rs 10,000 and maximum loan amount will be Rs.1,500,000. Two guarantors for over LKR 400,000 loans. Repayments up to 104 Weeks. Repayments up to 104 Weeks. Age limit – less than 69.

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch manager
- Through our call centre **011-2024848**
- Write to: The Manager, Call Center, HNB Finance Ltd, No 168, Nawala Road, Nugegoda.

In the event a satisfactory solution is not provided by the bank, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

The Financial Ombudsman, Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road Colombo 05

Contact number: +94 11 259 5624 TeleFax: +94 11 259 5625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk