








FINTREX FINANCE LIMITED

KEY FACT DOCUMENT

| Product Name | Financial and Other Benefits | Interest Rate and Charges | Procedure | Terms and Conditions |
|---|---|---|--|--|
|  <p>Term Loans</p> | <ul style="list-style-type: none"> • Repayment Period between 12 months to 60 months • Availability of Grace period based on the business cash flows and nature of project • Equated monthly installment repayment • Property, Vehicles, Machinery, Stocks and personal guarantees can be offered as security. Value and type of security required/accepted will be decided by the facility approving authority | <ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation Charges - 0.15% with a minimum charge of Rs 7,500/-. • Legal/Statutory Charges – Refer Annexure I • Insurance, CRIB and Valuation charges based on relevant invoices | <ul style="list-style-type: none"> • Duly completed application form to be handed over together with requested documents including financial details and supporting documents for fund requirement • Facility offer letter will be forwarded for acceptance after approval by the relevant authorities • Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter | <ul style="list-style-type: none"> • Payments to be made on monthly basis • Adherence to stated pre-effective, Pre-disbursement and Special Conditions stated in the facility offer letter • Adherence to General conditions stipulated by the company • The facilities will be available on sole discretion of Fintrex Finance Ltd. subject to completion of all required documents |

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| <p>Short Term Loans</p>  | <ul style="list-style-type: none"> • Payment period of each loan drawdown to be 12 months or below • Offered for working capital requirements of businesses • Property, Vehicles, Machinery, Stocks and personal guarantees can be offered as security. Value and type of security required/accepted will be decided by the facility approving authority | <ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation charges- 0.15% with a minimum charge of Rs. 7,500/-. • Legal/Statutory Charges – Refer Annexure I • Insurance, CRIB and Valuation charges based on relevant invoices | <ul style="list-style-type: none"> • Duly completed application form to be handed over together with requested documents including financial details and supporting documents for fund requirement • Facility offer letter will be forwarded for acceptance after approval by the relevant authorities • Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter | <ul style="list-style-type: none"> • Interest Payments to be made on monthly basis • Adherence to stated pre-effective, Pre-disbursement and Special Conditions stated in the facility offer letter • Adherence to General conditions stipulated by the company • The facilities will be available on sole discretion of Fintrex Finance Ltd. subject to completion of all required documents. Company will have the right to cancel the short term facility limit upon review at its sole discretion |
| <p>Trade Finance Facilities</p>  | <ul style="list-style-type: none"> • Letters of Credit facilities and post Import loans for importers including loan facilities by Pledging Original Import documents for vehicles and also pledging the imported goods • Import loans for customs duty payments • Warehousing facilities and Inventory Management for | <ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation Charges - 0.15% with a minimum charge of Rs 7,500/- on facility set up • Charges and Tariffs – Refer | <ul style="list-style-type: none"> • Duly completed application forms to be handed over together with requested documents including financial details and supporting documents for fund requirement | <ul style="list-style-type: none"> • The facilities will be available on sole discretion of Fintrex Finance Ltd. subject to completion of all required documents. Company will have the right to cancel the short term facility limit upon review at its sole discretion |

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| | <p>pledged goods will be provided</p> <ul style="list-style-type: none"> • Flexible facility repayment matching the cash flows (Less than 12 months) • Entire value chain is monitored and handled from port to warehouse | <p>Annexure II</p> <ul style="list-style-type: none"> • Insurance and Valuation charges based on relevant invoices | <ul style="list-style-type: none"> • Facility offer letter will be forwarded for acceptance after approval by the relevant authorities • Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter | | | | | | | | | | | | | | | | |
|  <p>Vehicle Leasing Facilities/Vehicle Loans/Hire Purchase Facilities 2w/3w/4w</p> | <ul style="list-style-type: none"> • Acquisition of Brand new, Reconditioned or Registered motor vehicles • Speedy processing and delivery • Flexibility on personal guarantor requirement and down payments • Flexible repayment structure based on future cash flows • Facilities offered to Salaried employees, Individuals engaged in business, SME's and Corporate clients • Minimum Tenor of facility offered is minimum 12 months and maximum tenor offered is 60 months | <p>Interest rate as per prevailing company published rates ranging from 30% to 40%</p> <p>Documentation Charges against facility value</p> <table border="1"> <tr> <td rowspan="4">4W</td> <td>Upto Rs 2mn</td> <td>Rs. 7,500/-</td> </tr> <tr> <td>Rs 2Mn to 5 Mn</td> <td>Rs.10,000/-</td> </tr> <tr> <td>Rs 5Mn to Rs 7.5Mn</td> <td>Rs.15,000/-</td> </tr> <tr> <td>Rs 7.5 and above</td> <td>Rs.25,000/-</td> </tr> <tr> <td>3W</td> <td></td> <td>Rs 4,000/-</td> </tr> <tr> <td>2W</td> <td></td> <td>Rs. 3,000/-</td> </tr> </table> <p>Stamp Duty, CRIB and RMV charges as set by relevant authorities</p> | 4W | Upto Rs 2mn | Rs. 7,500/- | Rs 2Mn to 5 Mn | Rs.10,000/- | Rs 5Mn to Rs 7.5Mn | Rs.15,000/- | Rs 7.5 and above | Rs.25,000/- | 3W | | Rs 4,000/- | 2W | | Rs. 3,000/- | <ul style="list-style-type: none"> • Duly completed application form to be handed over together with requested documents • Vehicle Valuation from a professional valuer acceptable to the company need to be submitted • Pro-forma invoice from the seller of the vehicle need to be submitted • Facility offer letter will be forwarded for acceptance after approval by the relevant authorities • Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter | <ul style="list-style-type: none"> • The facilities will be available on sole discretion of Fintrex Finance Ltd. subject to completion of all required documents |
| 4W | Upto Rs 2mn | Rs. 7,500/- | | | | | | | | | | | | | | | | | |
| | Rs 2Mn to 5 Mn | Rs.10,000/- | | | | | | | | | | | | | | | | | |
| | Rs 5Mn to Rs 7.5Mn | Rs.15,000/- | | | | | | | | | | | | | | | | | |
| | Rs 7.5 and above | Rs.25,000/- | | | | | | | | | | | | | | | | | |
| 3W | | Rs 4,000/- | | | | | | | | | | | | | | | | | |
| 2W | | Rs. 3,000/- | | | | | | | | | | | | | | | | | |

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|  Smart Cash for 4W vehicles | <ul style="list-style-type: none"> Acquisition of Brand new, Reconditioned or Registered Motor Cars/ Vans & SUV's Asset to be financed should be under the borrower's name Facility will be processed and disbursed within 24 hours Flexibility on personal guarantor requirement and down payments Facilities offered to Salaried employees, Individuals engaged in business, SME's and Corporate clients Maximum facility value is Rs 5.0 Mn with maximum 50% Loan To Value ratio Minimum Tenor of facility offered is 13 months and maximum tenor offered is 60 months | Interest rate as per prevailing company published rates ranging from 30% to 40% Documentation Charges against facility value | | <ul style="list-style-type: none"> Duly completed application form to be handed over together with requested documents Company will be obtained the Vehicle Valuation from a professional valuer acceptable to the company. Facility offer letter will be forwarded for acceptance after approval by the relevant authorities Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter | <ul style="list-style-type: none"> The facilities will be available on sole discretion of Fintrex Finance Ltd. subject to completion of all required documents |
| | | 4W | Upto Rs 2mn | | |
| | | Rs 2Mn to 5 Mn | Rs.10,000/- | | |
| | | Rs 5Mn to Rs 7.5Mn | Rs.15,000/- | | |
| | | Rs 7.5 and above | Rs.25,000/- | | |
| | | Stamp Duty, CRIB and RMV charges as set by relevant authorities | | | |



Over Drive
Revolving Draft

Fintrex Revolving Draft (FRD) facility enables the customer to access as an additional cash reserve for any requirement. Understanding the customers borrowing needs which vary throughout the year FRD facility gives flexible funds to manage cash flow, take advantage of timely bargains, meeting unexpected emergencies and much more, all with just a one-time application.

* Interest rate as per prevailing company published rates

Documentation Charges:

Charge for the initial disbursement:

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| * Up to Rs.2,000,000/- : | Rs.7,500/- |
| * From Rs.2,000,001/- to Rs.5,000,000/- : | Rs.10,000/- |
| * From Rs.5,000,001/- to Rs.7,500,000/- : | Rs.15,000/- |
| * From Rs.7,500,001/- to Rs.10,000,000/- : | Rs.20,000/- |
| * Rs.10,000,001/- and over | Rs.25,000/- |

Drawdown Fee:

* 0.1% of each drawdown or minimum Rs. 5,000/- With VAT whichever the highest

- Duly completed application form to be handed over with requested documents
 - Vehicle Valuation from a professional valuer acceptable to the company need to be submitted
 - Facility offer letter will be forwarded for acceptance after approval by the relevant authorities.
- Initial Disbursement
1. Facility shall be approved as per the Credit Policy and Procedure of FFL
 2. All security documentation and RMV process to be completed
 3. All charges shall be recovered upfront in cash and paid in full
 4. Once the approved limit is activated/booked in the system, applied first tranche will be first disbursed based on customer's requirement
 5. Operations Department to forward the duly checked

- Loan Limit: Maximum Loan limit is Rs.150 Mn.
- Loan to Value (LTV): Maximum LTV will be 70% of the Market Value of the Vehicle (Opinion Valuation)
- Collateral: Motor Cars, Dual Purpose Vans, Single Cabs, Double Cabs and Sports Utility Vehicles (SUVs) will only be considered as a security for the facility.
- Vehicle must be registered under the Borrowers Name.

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| | | | <p>payment request to Finance Department for the disbursement.</p> <p><u>Subsequent Disbursement (Interim Draw Down)</u></p> <ol style="list-style-type: none">1. Interim drawdowns being done have to be within the limit and shall be made subject to receipt of written request from the borrower.2. Unutilized limits will be frozen, if the facility has not been serviced on time. No additional drawdown will be allowed if the facility has been defaulted.3. Interim drawdowns will be done at prevailing rates as approved by ALCO and also the facility is re-priced at each instance where ALCO revises the lending rates.4. Rights will be reserved to obtain a fresh valuation and review the facility limit at any time during the tenure based on changes in market conditions | |
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| | | | <p>5. Operations Department to forward the payment request to Finance Department for the disbursement Disbursements shall only be made subject to receipt of written request from the borrower.</p> <p>6. Disbursement will be accommodated based on customer's actual cash requirement</p> <p>7. An acknowledgement of receipt of funds will also be collected with two internal witnesses which will be filed as a security document in the security pack.</p> | |
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Gold Loan

- Higher value to be borrowed for Gold
- Quick Service
- Flexible / Short Term Credit Facility
- Ability to make partial payments
- Any person can make repayments
- Redeeming can also be done by a 3rd party with a written consent by original borrower with duly completed documents
- Ability to redeem items even 1 month after the end date and even prior to the auction
- Reminders sent to Customers to redeem
- LOD sent to Customers to redeem
- Auction letter sent prior to the auction

Rates & Advance Amounts

Period & Monthly Rate

| Period | Interest |
|----------|----------|
| 1 Week | 30% |
| 1 Month | 30% |
| 2 Month | 30% |
| 3 month | 30% |
| 6 Month | 30% |
| 9 Month | 30% |
| 12 Month | 30% |

Default Interest Charge 0.50%
Service Charges 1.50%

Documentation

Copy of NIC/PP/ DL

Obtaining Advance

- Customer producing Gold Article at Branch
- Gold Loan Officer checks & suggests an amount
- If Customer agrees; NIC / DL / PP is obtained
- Gold Loan Officer checks & enters to System
- Ticket & Bond generated by System to be signed by Customer & returned to Gold Loan Officer
- Gold Loan Officer double checks & hands over documentation to customer; customer collects cash from branch cashier
- Gold Loan Officer checks all in order and hands over to the Customer (Ticket Copy & Bond to be retained)

Redemption

- Customer arrives with the Gold Loan Ticket
- Customer Identity to be verified
- Customer to be informed of settlement balance
- Customer settles with Cash


- Fintrex Finance Limited reserves the right to sell items left on security as per the Mortgage Act.
- The Gold Loan Sheet should be returned in recovering the items so kept on security.
- Company reserves absolute discretion primarily to charge fines for interest payable, if any, and to recover government levies paid by the Company on the facility and to apply the balance, if any, on loan installments.
- The sum of money so granted to him/her as credit and advances should be fully repaid in terms of the repayment methodology along with interest.
- Any default in payment on the due date will result in calculating an additional interest.
- In case of default, the Company reserves the right to request to pay forthwith the said full sum of money outstanding.
- At loss of Gold Loan Receipt, an affidavit prepared by using a form approved by Fintrex Finance Limited and other documents should be presented to recover items.
- Fintrex Finance Limited is fully authorized to make any changes

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| | | | <ul style="list-style-type: none"> • Branch Cashier issues settlement receipt & obtain signature from Customer • Cash, Original Gold Loan Ticket & Settlement receipt to be given to Gold Loan Officer who completes the settlement • Duplicate settlement receipt handed over to Customer • Gold loan officer places the stamp of Weight verified and approves to release articles, duly signed • Office Copy to be attached to the original gold loan ticket • Gold loan officer to check & verify & open safe and obtain the item & hand over to customer <p>Reminders</p> <ul style="list-style-type: none"> • 1st Reminder • NOD (Notice of Demand) • Notice of Auction <p>Renewals</p> <ul style="list-style-type: none"> • Customers have the option to renew a Gold Loan by paying off the accumulated interest | <p>to interest rates or conditions after passage of the period of agreement noted on the Gold Loan Sheet.</p> <ul style="list-style-type: none"> • In case of loss of items kept on security, the Fintrex Finance Limited will pay the debtor only the market value of such lost items and that the debtor has no legal right to solicit any other loss or damage from Fintrex Finance Limited. • Items will be released only after payment of the value of gold loan and its accumulated interest. Accumulated interest will be recovered first and the Advance deducted from the balance in repayment of advances in installments. • Fintrex Finance Limited is released from all responsibilities on items when it gets revealed that the items so kept on security are goods stolen or fraudulently possessed and the debtor is committed to repay the advances received and its full accumulated interest. • All expenses pertaining to this facility including stamp fees, legal and other fees should be borne by customers • The facilities will be available on sole discretion of Fintrex |
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| | | | <p>portion up until the particular date. However, the new loan will also have a similar time as the original. Customer should produce NIC / DL / PP & Gold Loan ticket</p> <p>Part Payments</p> <ul style="list-style-type: none"> • Customer has the option to make payments time to time and when the payment is more than the interest due, the remaining will be set off against the capital outstanding. Customer should produce NIC / DL / PP & Gold Loan ticket <p>Lost Gold Loan Tickets</p> <ul style="list-style-type: none"> • In the event the Customer loses the Gold Loan Ticket, an affidavit should be obtained from a Justice of Peace prior to attempting to redeem articles. | <p>Finance Ltd. subject to completion of all required documents</p> |
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Applicable Legal provisions: Litigate in a suitable court for money recovery and/or recover the dues through Public Auction /Tender process.

Savings and Fixed Deposit Products

| The Product / Service | Financial and other Benefits | Charges | Procedure | Terms and Conditions |
|--|---|------------|---|--|
|  <p>Pravishta (Savings Account)</p> | <ul style="list-style-type: none"> Interest calculated on daily basis and credit monthly Convenient cash deposits/withdrawals/fund transfers through island wide branch network | <p>N/A</p> | <ul style="list-style-type: none"> Completion of Mandate. Birth Certificate of child KYC of parent/guardian Requirement (Know Your Customer) A copy of valid National Identity Card (NIC) of parent/guardian and in the absence of the NIC, Driving License/ Passport which carries the NIC number. Proof of Address | <ul style="list-style-type: none"> Sri Lankan up to 18 years A minimum initial deposit of LKR 250/- The parent or the legal guardian may open an account on behalf of the minor. (Who has not attained the legal age of majority - 18 years) Withdrawals from the minor's savings account will not be permitted until the minor reaches 18 years of age. Any withdrawals prior to this date would be at the sole discretion of the company. Accounts in which there have been no entries, other than interest applications or standing order debits, for a period of one year will be considered as Dormant Account |

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| | | | (If required) Duly signed Withholding Tax(WHT) declaration (If applicable) | |
| Vishishta (Savings Account) | <ul style="list-style-type: none"> • Interest calculated on daily basis and credit monthly • Standing order facility • Convenient cash deposits/ withdrawals/ fund transfers through island wide branch network | <ul style="list-style-type: none"> • Government imposed WHT (If Applicable) • Rs 250/ - of account closing charge | <ul style="list-style-type: none"> • Completion of Mandate • KYC Requirement (Know Your Customer) • A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number. • Proof of Address (If required) • Duly signed Withholding Tax(WHT) declaration (If applicable) | <ul style="list-style-type: none"> • Sri Lankan between 18 and 60 years of age • A minimum initial deposit of LKR 1,000/- • Pass Book Savings Account and Statement Savings Account • Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations. • Accounts in which there have been no entries, other than interest applications or standing order debits, for a period of one year will be considered as Dormant Account |

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|  <p>Shreshta (Savings Account)</p> | <ul style="list-style-type: none"> • Interest calculated on daily basis and credit monthly • Standing order facility • Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network | <ul style="list-style-type: none"> • Government imposed WHT. (if applicable) • Rs 250/- of account closing charge | <ul style="list-style-type: none"> • Completion of Mandate. • KYC Requirement (Know Your Customer) • A copy of valid National Identity Card (NIC) and in the absence of the NIC Driving License/ Passport which carries the NIC number • Proof of Address (If required) • Duly signed Withholding Tax (WHT) declaration (If applicable) | <ul style="list-style-type: none"> • Sri Lankan over 60 years of age • A minimum initial deposit of LKR 1,000/- • Pass Book Savings Account and Statement Savings Account • Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations. • Accounts in which there have been no entries, other than interest applications or standing order debits, for a period of one year will be considered as Dormant Account |
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Fixed Deposit

- Deposit terms ranging from 1 month to 3, 6, 12, 18, 24, 36, 48 and 60 months in duration.
- Interest payable at maturity or monthly.
- Cash back facilities against fixed deposit up to 90% of the value of the investment.

Please refer FINTREX FINANCE LTD web site for latest interest rates

- Completion of Mandate.
- KYC Requirement (Know Your Customer)
- A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number.
- Proof of Address (If required)
- Duly signed Withholding Tax (WHT) declaration (If applicable)

- In the event of a premature withdrawal, a market based rate at the point of withdrawal considering the balance tenor will be applied.
- Special rates for high value deposits on a case by case basis.
- Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) regulations.

|  <p>Flexy Fix Money Market Account</p> | <ul style="list-style-type: none"> Interest calculated on daily basis and credited monthly Convenient Cash deposits/withdrawals/ Fund transfers through island wide branch network | <ul style="list-style-type: none"> Government imposed WHT. (If Applicable) Rs 250/- account closing charges | <ul style="list-style-type: none"> Completion of Mandate. KYC Requirement (Know Your Customer) A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving License/ Passport which carries the NIC number. Proof of Address (If required) Duly Signed Withholding Tax(WHT) declaration (If applicable) | <ul style="list-style-type: none"> Sri Lankan between 18 and 60 years of age A minimum initial deposit of LKR 1,000/- Pass Book Savings Account and Statement Account Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations. Tariff <table border="1" data-bbox="1213 394 2007 708"> <thead> <tr> <th>Account Balance</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Below Rs.99,999.00</td> <td>10.00%</td> </tr> <tr> <td>Rs.100,000/- to Rs.499,999/-</td> <td>11.00%</td> </tr> <tr> <td>Rs.500,000/- to Rs.999,999/-</td> <td>12.00%</td> </tr> <tr> <td>Rs.1,000,000/- to Rs.1,999,999/-</td> <td>12.50%</td> </tr> <tr> <td>Rs.2,000,000/- to Rs.4,999,999/-</td> <td>13.25%</td> </tr> <tr> <td>Rs.5,000,000/- & Above</td> <td>14.00%</td> </tr> </tbody> </table> <p>* The above rates are subject to change with CBSL Policy rate revision</p> | Account Balance | Rate | Below Rs.99,999.00 | 10.00% | Rs.100,000/- to Rs.499,999/- | 11.00% | Rs.500,000/- to Rs.999,999/- | 12.00% | Rs.1,000,000/- to Rs.1,999,999/- | 12.50% | Rs.2,000,000/- to Rs.4,999,999/- | 13.25% | Rs.5,000,000/- & Above | 14.00% |
|---|--|---|---|--|-----------------|------|--------------------|--------|------------------------------|--------|------------------------------|--------|----------------------------------|--------|----------------------------------|--------|------------------------|--------|
| Account Balance | Rate | | | | | | | | | | | | | | | | | |
| Below Rs.99,999.00 | 10.00% | | | | | | | | | | | | | | | | | |
| Rs.100,000/- to Rs.499,999/- | 11.00% | | | | | | | | | | | | | | | | | |
| Rs.500,000/- to Rs.999,999/- | 12.00% | | | | | | | | | | | | | | | | | |
| Rs.1,000,000/- to Rs.1,999,999/- | 12.50% | | | | | | | | | | | | | | | | | |
| Rs.2,000,000/- to Rs.4,999,999/- | 13.25% | | | | | | | | | | | | | | | | | |
| Rs.5,000,000/- & Above | 14.00% | | | | | | | | | | | | | | | | | |
|  <p>Dream Planner Investment Term Account. This is a product designed for a customer to set aside a fixed amount of savings every month</p> | <ul style="list-style-type: none"> Guaranteed interest rate throughout the target period. | <ul style="list-style-type: none"> Pre mature account closure subject to a penal rate as follows; Termination of the Investment Plan - Rate applicable to prevailing | <ul style="list-style-type: none"> Completion of Mandate. KYC Requirement (Know Your Customer) A copy of valid National Identity Card (NIC) and in the absence of the NIC, Driving | <ul style="list-style-type: none"> Sri Lankan between 18 and 60 years of age No minimum balance requirement. However, the fixed monthly installment must be remitted continuously so that the customer will be able to achieve the full target sum The customer has the discretion to decide the target amount from the pre-determined investment plan payment schedule given by the Fintrex but not the monthly installment Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations. | | | | | | | | | | | | | | |

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| ("fixed monthly installment") to achieve a target amount at the end of an agreed period ranging from a minimum of 1 year and a maximum of 5 years("target period"). | | Vishista Savings Rate | License/ Passport which Carries the NIC number. • Proof of Address (If required) • Duly Signed Withholding Tax(WHT) declaration (If applicable) | |
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Eligible deposit liabilities are insured with the Sri Lanka Deposit Insurance Scheme, implemented by the Monetary Board, for compensation up to a maximum of Rs.1, 100, 000/- per depositor.

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch Manager or the Relationship Manager
- Through Fintrex Finance Ltd Call Center (Tel:0117 200 100)
- E-mail us at: info@fintrexfinance.com
- Write to/call: **Manager Customer Service Excellence**, Fintrex Finance Ltd., No.851, Dr. Danister De Silva Mawatha, Colombo 14. (Tel: 0117 977 917 /0763 695 701)

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

Mr. Ananda Kumaradasa

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@sltnet.lk

Website: www.financialombudsman.lk

Financial Ombudsman Sri Lanka (Guarantee) Ltd.

Level 1 Mezzanine

Ceylinco House

Colombo 1

Telephone 011 2345230

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