

FINTREX FINANCE LIMITED.

KEY FACT DOCUMENT

Facilities offered to Corporate, SME and Personal Customers (Loans and Advances)

Term Loans

Short Term Loans

Factoring Facilities

Trade Finance Facilities (LC, Import Loan Facilities, Vehicle Pledge Loan and Commodity Pledge Loan Facilities)

Leasing

Housing Loans

Product Name	Financial and Other Benefits	Interest Rate and Charges	Procedure to be followed	Terms and Conditions
Term Loans	<ul style="list-style-type: none"> • Repayment Period between 13 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 6,000/-. • Legal/Statutory Charges – Refer Annexure I • Insurance 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

<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 6,000/-. • Legal/Statutory Charges – Refer Annexure I • Insurance 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
-------------------------	---	---	--	---

Factoring Facilities	<ul style="list-style-type: none"> • To meet the short term working capital requirement of customers engaged in supply of goods and services • Discounting of Invoices or Goods received notes based on a pre-determined percentage 	<ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Tariffs - As per Annexure III 	<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"> • 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
Trade Finance Facilities	<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 • Ware housing 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 6,000/- 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

	<p>pledged goods v 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</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 13 months and maximum tenor offered is 60 	<ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation Charges <table border="1" data-bbox="667 787 1035 1128"> <tr> <td data-bbox="667 787 871 901">Finance Lease / HP – Four Wheelers</td> <td data-bbox="871 787 1035 901">Rs.6,000/-</td> </tr> <tr> <td data-bbox="667 901 871 1015">Finance Lease / HP - Three Wheelers</td> <td data-bbox="871 901 1035 1015">Rs.4,000/-</td> </tr> <tr> <td data-bbox="667 1015 871 1128">Finance Lease / HP - Motor bikes</td> <td data-bbox="871 1015 1035 1128">Rs.3,000/-</td> </tr> </table> <ul style="list-style-type: none"> • Stamp Duty and RMV charges as set by relevant authorities 	Finance Lease / HP – Four Wheelers	Rs.6,000/-	Finance Lease / HP - Three Wheelers	Rs.4,000/-	Finance Lease / HP - Motor bikes	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 	<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
Finance Lease / HP – Four Wheelers	Rs.6,000/-									
Finance Lease / HP - Three Wheelers	Rs.4,000/-									
Finance Lease / HP - Motor bikes	Rs.3,000/-									

	months		conditions of the offer letter	
Housing Loans	<ul style="list-style-type: none"> • Facility tenor up to 60 months • Personalized door step service • Loans offered for land, house or apartment purchase • Structured installments to match borrower cash flows • Advances up to 70% of the forced sale property value • No early settlement charges is settled after 12 months of granting the loan 	<ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation Charges - 0.15% with a minimum charge of Rs 6,000/- on facility set up • Charges and Tariffs – Refer Annexure I 	<ul style="list-style-type: none"> • Duly completed application form to be handed over together with requested documents • Property 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 • 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

Savings and Fixed Deposit Products

The Product / Service	Financial and Benefits	charges	Procedure to be followed	Major Terms and Condition
Pravishta (Savings Account)	<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 	N/A	<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 (If required) • Duly Signed Withholding Tax(WHT) declaration (If applicable) 	<ul style="list-style-type: none"> • Sri Lankan upto 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.

<p>Vishishta (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 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.
<p>Shreshta (Savings Account)</p>	<ul style="list-style-type: none"> • Interest calculated on daily basis and credit monthly • Standing order facility 	<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 	<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 Account

	<ul style="list-style-type: none"> • Convenient Cash deposits/ withdrawals/ Fund transfers through island wide branch network 		<p>Card (NIC) and in the absence of the NIC, Driving License/ Passport which Carries the NIC number.</p> <ul style="list-style-type: none"> • Proof of Address (If required) • Duly Signed Withholding Tax(WHT) declaration (If applicable) 	<ul style="list-style-type: none"> • Monthly Interest credited to the account is subject to prevailing Withholding Tax (WHT) Regulations.
--	--	--	---	--

Fixed Deposit	<ul style="list-style-type: none"> Options – to Choose from 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 your fixed deposit, of up to 90% of the value of Your investment. 	Please refer the FINTREX FINANCE LTD web site for latest interest rates	<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. <p>Proof of Address (If required)</p> <ul style="list-style-type: none"> Duly Signed Withholding Tax(WHT) declaration (If applicable) 	<ul style="list-style-type: none"> In the event of a premature upliftment a market based rate at the point of upliftment 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 With Holding Tax (WHT)Regulations.
---------------	---	---	--	--

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 (0117 200 100)
- E-mail us at: info@fintrexfinance.com
- Write to: Senior Executive- Customer Service Excellence, Fintrex Finance Ltd., No.851, Dr. Danister De Silva Mawatha, Colombo 14.

In the event a satisfactory solution is not provided by Fintrex Finance PLC, 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