

Key Facts Document

Updated as of 1st April 2022



Contents

1. Savings Accounts
2. Goal Based Fixed Deposits
3. Fixed Deposits
4. Loans
 1. Quick Loan
 2. Leasing
 3. Term Loan
 4. Invoice / Purchase Order Financing
 5. Business Revolving Loans
 6. Margin Trading
5. Charges and fees for loan products
6. Applicable legal; provisions related to the product/service
7. Complaint Handling Process

Savings Account

Product Name	Savings (Individual Customers)
Eligibility	<ol style="list-style-type: none">1. Age limit 18+2. Sri Lankan Citizen
Benefit of the Product	<ul style="list-style-type: none">• Online access to your money on the go, access through genie app• Keep a track of your savings• Instant fund transfers• Call funds through “just pay”• Pay your utilities with ease.• ATM card to access your cash.• E-statements.• Pay with Lanka QR• Your one stop transactional account
Required Documents	<ul style="list-style-type: none">• NIC• Billing proof (If required)• A/C opening mandate OR digital account opening process
Applicable Interest Rates	*Please refer rate sheet for latest interest rates. [https://www.dialogfinance.lk/for-you/savings]
Other Charges	ATM Withdrawal - Rs 25, CEFT Transfer fees Rs 20

Savings Account

Product Name	Savings – Corporate
Eligibility	<ol style="list-style-type: none">1. Corporate Entities in Sri Lanka2. SME Business establishments
Benefit of the Product	<ul style="list-style-type: none">• Fund transfers to Customers/ Business partners• Keep a track of your savings• E-statements.• Your one stop transactional account
Required Documents	<p><u>Proprietorship/Partnership account</u></p> <ul style="list-style-type: none">• Copy of the business registration Document• Proprietor Information/ Partnership deed <p><u>Corporations / Limited Liability Company</u></p> <ul style="list-style-type: none">• Copy of Certificate of Incorporation• Copy of form 40• Board Resolution to open Account• Copy of form 20
Applicable Interest Rates	*Please refer rate sheet for latest interest rates. [https://www.dialogfinance.lk/for-you/savings]

Goal Based Fixed Deposit

Product Name	Goal Based Fixed Deposit
Eligibility	<ol style="list-style-type: none">1. Age 18+2. Sri Lankan Citizens
Benefit of the Product	<ul style="list-style-type: none">• Duration - 12 months to 60 months• Save towards a target• Flexibility to select target amount or monthly instalment• Start savings from as low as Rs 100.00• Grow your savings to achieve future objectives• Complementary savings account with an array of benefits for your day-to-day transactions.
Required Documents	<ul style="list-style-type: none">• NIC• Selfie• Billing Proof (If required)• Digital KYC verification
Applicable Interest Rates	*Please refer the rate sheet for latest rates. [https://www.dialogfinance.lk/for-you/goal-based-fixed-deposits]

Fixed Deposits

Product Name	Fixed Deposits
Eligibility	<ul style="list-style-type: none">• Age 18+• Sri Lankan Citizens• Corporate and SME entities
Benefit of the Product	<ul style="list-style-type: none">• Duration from 1 month to 60 months• Initial deposit of Rs 5000.00• Earn attractive returns• Ability to earn interest monthly and at maturity• E-Statements• Premature upliftment's via request letter or registered email address• Ability to obtain a cashback facilities
Required Documents	<ul style="list-style-type: none">• NIC/ passport/ driving license (Individual) Business Registration and related documents (Corporate)• Billing proof (if required)• A/C opening mandate OR digital account opening process
Applicable Interest Rates	* Please refer rate sheet for latest interest rates. [https://www.dialogfinance.lk/for-you/fixed-deposits]

Quick Loan

Product Name	Quick Loan
Eligibility	Pre-approved by the Company
Benefit of the Product	<ul style="list-style-type: none">• Digital Savings Account• Automatic repayment of loan from Savings Account• SMS Alerts• Ability to view loan status in the App
Required Documents	<ul style="list-style-type: none">• NIC• Billing proof (If required)• Digital account opening process
Applicable Interest Rates	Up to 25% per annum
Penal Interest Rate	3% per annum in addition to the existing Interest Rates (Will be charged if monthly loan instalment is not settled)
Other Charges	Processing fee Rs 500.00
Collateral	Personal Guarantee

Leasing

Product Name	Leasing
Eligibility	<ul style="list-style-type: none">• Minimum Age 21• Sri Lankan Citizens• Professionals/Businessmen/Individuals and cooperates• Regular CRIB record
Benefit of the Product	<ul style="list-style-type: none">• Car/Van/SUV's (Registered / Un-registered) , Below 20 Years• Flexible on selecting the period between 12 months to 60 months• Flexibility on selecting the monthly rental and settling the facility at maturity or when reselling the vehicle.• DF Savings account and ATM card
Required Documents	<ul style="list-style-type: none">• NIC• Billing proof (If required)• A/C opening mandate OR digital account opening process• Business Registration Certificate (Corporates, Partnership or sole proprietorship)
Applicable Interest Rates	Up to 14% per annum

Leasing (Continued)

Penal Interest Rate

3% per annum in addition to the existing Interest Rates (Will be charged if monthly loan instalment is not settled)

Other Charges

Refer to charges for Leasing [<https://www.dialogfinance.lk/for-you/leasing-vehicle-loans>]

Collateral

- Absolute Ownership of the Vehicle
- Personal Guarantees

Term Loans

Product Name	Term Loan
Eligibility	SME Clients / Corporates / Individuals
Benefit of the Product	<ul style="list-style-type: none">• Attractive Interest rates• Quick processing of loans• Dialog Finance Savings Account• Ability assign debtor payments to settle loan instalments
Required Documents	<ul style="list-style-type: none">• NIC / BR registration certificate• A/C opening mandate OR digital account opening process• Bank statements / Income proof
Applicable Interest Rates	Up to 24% per annum
Penal Interest Rate	3% per annum in addition to the existing Interest Rates (Will be charged if monthly loan instalment is not settled)
Other Charges	Refer to charges for term loans [Add Link]
Collateral	Immovable Property, Personal Guarantee, Movable property / Equipment

Invoice / Purchase Order Financing

Product Name	Factoring
Eligibility	SME Clients / Corporates
Benefit of the Product	<ul style="list-style-type: none">• Attractive Interest rates• Quick processing of factoring facility
Required Documents	<ul style="list-style-type: none">• NIC / BR registration certificate• A/C opening mandate OR digital account opening process• Bank statements / Income proof
Applicable Interest Rates	Up to 24% per annum
Penal Interest Rate	3% per annum in addition to the existing Interest Rates (Will be charged if monthly loan instalment is not settled)
Other Charges	Refer to charges for Invoice / PO Financing [Add Link]
Collateral	Personal Guarantee

Revolving Business Loans

Product Name	Business Revolving Loan
Eligibility	SME Clients / Corporates / Individuals
Benefit of the Product	<ul style="list-style-type: none">• Attractive Interest rates• Quick processing of factoring facility
Required Documents	<ul style="list-style-type: none">• NIC / BR registration certificate• A/C opening mandate OR digital account opening process• Bank statements / Income proof
Applicable Interest Rates	Up to 24% per annum
Penal Interest Rate	3% per annum in addition to the existing Interest Rates (Will be charged if monthly loan instalment is not settled)
Other Charges	Refer to charges for Revolving products [Add Link]
Collateral	Personal Guarantee, Immovable Property.

Margin Trading

Product Name	Margin Trading
Eligibility	Individuals/ Corporate
Benefit of the Product	<ul style="list-style-type: none">• Attractive Interest rates• Quick processing of Margin Trading facility• Superior Customer Service• Ability to diversify the investment opportunities• Ability to obtain multiple facilities
Required Documents	<ul style="list-style-type: none">• NIC / Passport / BR• Margin Trading Application form• Income proof /legal documents related to corporates• Billing proof (If required)
Applicable Interest Rates	Up to 24% per annum
Penal Interest Rate	3% per annum in addition to the existing Interest Rates (Will be charged if monthly loan instalment is not settled)
Other Charges	Refer to charges for Margin trading [Add Link]
Collateral	Shares/ Stocks

Applicable legal; provisions related to the product/service

Product Name	Applicable legal; provisions
Savings Accounts	Consumer Protection Act of Sri Lanka / Financial Transactions Reporting Act, No. 6 of 2006
Goal Based Fixed Deposits	Consumer Protection Act of Sri Lanka / Financial Transactions Reporting Act, No. 6 of 2006
Fixed Deposits	Consumer Protection Act of Sri Lanka / Financial Transactions Reporting Act, No. 6 of 2006
Quick Loans	Mediation Act
Leasing	Finance and leasing Act No.56 of 2000
Term Loans	Mortgage act No. 06 of 1946 As amended by Act No. 3 of 1990
Revolving Business Loans	Mortgage act No. 06 of 1946 As amended by Act No. 3 of 1990

Customer Complaint Handling

Customers can make their complaints via the following channels,

- Email to financial.services@dialog.lk
- Contacting our Call Centre 0777 370370
- Submit Complaints via writing to **Complaints Handling Unit**, Customer Experience Dept, Dialog Finance PLC, 1st Floor, No 57 Srimath Anagarika Mawatha, Colombo 3.

If the customer did not receive satisfactory response, the customer can escalate the complain to the office of the Financial Ombudsman of Sri Lanka.

Financial Ombudsman

No 143A, Vajira Road,
Colombo 5.

Telephone: +94 11 259 5624

Telefax: +94 11 259 5625

Email: fosril@slt.net.lk

Website: www.financialombudsman.lk



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