

**Key Fact Document (KFD)**  
**Gold Loans**  
**Merchant Bank of Sri Lanka & Finance PLC**

Product	Key Features & Benefits	Interest Rates & Other charges	Procedure to be followed	Main terms & conditions	Applicable legal provisions related to the product/service	Complaint handling procedure
Gold Loans	<p>A) A maximum loan amount for a Sovereign (8gm) 18K-24K gold.</p> <p>B) Competitive low interest rates</p> <p>C) Payments could be made at any of the MBSL branches</p> <p>D) Requests for small loans shall be accepted.</p> <p>E) An unmatched, speedy and courteous service</p> <p>F) Complete privacy and confidentiality</p> <p>G) Hassle free redemption without prior notice</p> <p>H) Free insurance cover for Pledged articles</p> <p>I) Ability to make payments by any person</p>	<p>A) Interest rates applicable are displayed at each and every branch Island-wide. Based on the market conditions, our interest are revised from time to time.</p> <p>B) Accrued Interest shall be collected at the time of Renewal, Part payment, Part redemption, and Redemption of Article</p> <p>C) Interest should be calculated for the actual number of days including date of granting and excluding the date of settlement.</p> <p>D) A penalty of 0.5% will be charged per month if the Gold Loan contract is matured.</p> <p>E) Auction Fee Rs. 500/= will be charged for the each auction contract.</p>	<p>A) Customer can visit the nearest branch with his/her own jewelry and discuss their requirement with pawning officer.</p> <p>B) Pawning Officer will assess the gold article and offer the advance amount to customer based on requirement.</p> <p>C) If customer agrees with the amount of Loan and other terms and conditions relating to selected product, company will grant the loan.</p> <p><b>Documents Needed</b></p> <p>A) Valid identification documents (National identity card/ valid Driving license or valid passport)</p>	<p><b>Eligibility</b></p> <p>A) Sri Lankan citizen over 18 years of age, who owns gold or gold jewelry (18 to 24 carat)</p> <p>B) Every pledge that is not redeemed within the stipulated period will be sold by auction after giving due written notice to the customer.</p> <p>C) In the event of a loss of any mortgaged article the Company shall only pay the value of gold at the time of loss.</p>	<p>The Mortgage Act &amp; Pawn Brokers Ordinance</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 Mr. Keerthi Ramanayake - AGM Marketing, Product Management Real Estate &amp; Customer Complaint Handling Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>

	J) Ability to redeem any article, when obtained a gold loan for more than one articles	F) 0.25% will be upfront charged for the takeover business- This will charge from the total loan amount				
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**"Suspicious transactions and above-the-threshold transactions (above 1 million) will be reported to the Financial Intelligence Unit"**