

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

**Key Features & Benefits**

**PRODUCT** : Cash Back Loan (This is an instant loan facility which can be obtained against the any Fixed Deposit)

**ELIGIBILITY** : Any FD Holders

**PRODUCT FEATURES**

- Loan is granted on the following day of the deposit placement.
- Convenient Repayment Plans: - Either to repay interest or Capital as convenient to the customers.
- Minimum Documentation & Minimum Hassle.
- Loan granted within very short period of time.

**INTEREST RATE** : 3.50% higher than the Deposit Rate.  
: Document Charge is Rs. 1000/- per facility.

**MAIN TERMS & CONDITIONS**

- Maximum 80% of the Deposit amount can be taken as a loan from the Maturity FD (Conditions Apply)
- Maximum 75% of the Deposit amount can be taken as a loan from the Monthly FD (Conditions Apply)

**REQUIRED DOCUMENTS**

- Complete Application
- Set off Document
- Original Certificate

**Legal Provisions**

The applicable legal provisions are,

- Contract Law
- Directions & Circulars issued by the Central Bank of Sri Lanka.

**Complaint handling procedure**

Customers can lodge complaints with regard to our products or services by either;

A) Contacting the relevant branch manager

B) Contacting our hotline 0114 711 711. Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.

C) Mr. Keerthi Ramanayake - Marketing, Product Management Real Estate & Customer Complaint Handling has been assigned to handle the customer complaints.

**"Suspicious transactions and above-the-threshold transactions (above 1 million) will be reported to the Financial Intelligence Unit"**