

Key Information required for Gold Loans

Key Features of the product	Nature of the product	Interest rates (starting from)	Other Charges Eg, fees, commissions Procedures to be followed to obtain the s	Procedures to be followed to obtain the service	Main terms and conditions	Applicable legal; provisions related to the product/service
1. Cash at your disposal by pledging Gold, articles.	Providing instant Loan facility to the agreed tenure with the pledge of Gold, article.	Interest rates based on the Products and the market conditions, our interest rates revised based on market conditions & company requirement.	Other charges are also based on the product, advance amount and the market conditions, rates revised based on market conditions & company requirement.	1. Should provide a valid National Identity Card (NIC)/Driving License/passport.	1. Applicants should be Sri Lankan citizens and over 18 years of age.	Default in payment as agreed, will be auctioned after being informed by two letters (Registered post) and 14days before notice/Mortgage Act
2. Competitive advance rates and amount.				2. After verifying the pledging gold articles weight,caratage & tenure the advance amount will be decided.	2. Minimum facility of Rs.2000/-	
3. Speedy processing and delivery.				3. Gold Loan Ticket	3. Facility is available for Product wise.	
					4. Gold Loan advance based on the value of gold, articles pledged.	
					5. The facility will be available at the terms and conditions of the company of all required documents.	

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch Manager or the Regional Manager
- Through the call centre. (0115 883073)
- Email us at : compliance@asiaassetfinance.lk
- Write to: Manager-Compliance & HR (Shashiprabha Liyanage). No 76/1, Dharmapala Mawatha ,Colombo 03

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

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@slt.net.lk

Website: www.financialombudsman.lk