

Key Information required for Personal 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. Loans offered mainly for consumption purposes No tangible security required.	Loan facility will be provided to fixed income earners for any requirement	23% to 24% p.a	1. Applicant need to submit documents such as Salary slips for last 3 months , NIC Copy , Service letter issued by the employer , Copy of the current salary account , Guarantors NIC copies , Salary slips and Service letter.	1. Applicant must be under permanent employment and has to be completed minimum of one year with the current employer.		
2. Applicant must be employed in an acceptable company to LBF			2. Employer need to assign the Salary / Installment to a savings account opened under the name of the applicant			
3. Employer need to assign the Salary / Installment to LBF						
4. Two personal guarantors require						

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: fostil@sltnet.lk

Website: www.financialombudsman.lk