

**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) Customer Complaint Handling Officer (Acting) 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"**