

Key Fact document – Margin Trading

Product Name	Key Features, Benefits and nature of the product	Interest Rates, Penalties & Other Charges/fees	Procedure to be followed to obtain the product	Main Terms & Conditions	Applicable legal provisions related to the product	Complaint Handling Procedure
Margin Trading	<p>Funds are provided for share trading</p> <p>Shares constitute security</p> <p>Investors using Margin Trading are able to purchase more shares by leveraging their existing portfolio</p>	<p>Rates as per tariff sheet decided by ALCO / Investment Committee.</p> <p>Exception (if any) as per tariff-sheet decided by ALCO, approved by CEO</p> <p>All the charges, the interest rate at the time of granting the facility and penalties other are mentioned in the Offer Letter issued to the customer</p> <p>(Interest Rate may change from time to time based on market rates)</p>	<p>Initial discussion with the Customer on request of a facility.</p> <p>All required documents to be submitted by the Customer along with his/her share portfolio pledged with CSE registered stock brokers</p> <p>Accountant statement from the Stock Broker</p> <p>Evaluation from Appraisal officer</p> <p>The approval process will take up to 4 working days</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a Margin facility.</p> <p>Applicant can be a salaried/self-employed, Corporate or Retired Individual</p> <p>Client/s profile should be in line and meet the requirements as per the company lending criteria.</p> <p>All facility requests are subject to a credit evaluation and all facility approvals will be at the sole</p>	<p>Securities and Exchange Commission Act No. 19 of 2021</p>	<p>Customers can place a complaint by following steps;</p> <p>Visit the MBSL Head office and make a written complaint to the AGM Marketing & Product Development which will be directed to Margin Trading Manager.</p> <p>If a solution is not given; Write to: Chief Executive Officer, Merchant Bank of Sri Lanka & Finance PLC 28, St. Michael's Road, Colombo 03</p> <p>Call On: 011 4711701</p> <p>E-mail On: info@mbslbank.com</p>

		LKR 1,000 will be charged for any additional statements other than the usual monthly statements	<p>The signing of Margin Trading Agreement, Offer Letter, and Share Transfer Forms</p> <p>Open the slash account</p> <p>Obtain Securities & Exchange Commission approval to transfer shares to the Slash account</p> <p>Transfer shares to the slash account</p> <p>Settlement of total outstanding to the Stock Broker (If any)</p>	<p>discretion of the company.</p> <p>In the event of Non- payment as per the agreement, the customer is liable to pay all interest charged on behalf of the same to the company</p>		<p>Required Information for placing a complaint;</p> <ul style="list-style-type: none"> - Name - Slash account no. - Mobile number - Email address (if any)
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"Suspicious transactions and above-the-threshold transactions (above 1 million) will be reported to the Financial Intelligence Unit"