KEY FACT DOCUMENT – PERSONAL / BUSINESS LOANS

Pursuant to the requirement under the Finance Business Act Direction No.01 of 2018, the Financial Customer Protection framework issued by the Central Bank of Sri Lanka, Associated Motor Finance Co.PLC presents the Key Fact Document which is intended to assist you to choose the products and services we offer, that are required and are appropriate for you.

<table>
<tr><th>Product / Service</th><th>Procedures to be followed</th><th>Required Documents and other information</th></tr>
<tr><td>Personal Loans/
Business Loan</td><td>All Customers are invited to visit our Head Office at No.89, Hyde Park Corner, and Colombo 02, for product details.

The Company assists the customer with the required information and directs them to meet their requirement.

The duly filled application and relevant documents will be processed for evaluation.

<u>Recovery procedure</u>
Based on the tenure of the loan agreement, the granted amount will be recovered as monthly rentals by our recovery officers.

<u>Complaints handling procedure</u>
If you have a complaint regarding our products or services provided by us, we urge you contact us through,

Complaint handling officers
Names – Mr.D.P.N.Silva Contact Nos. 0774787095
Mr.S.A.Wanigasekara 0779779389

General Lines: 011 2687158/2682493/2687265 Hot line - 071 7807788
Fax: 011 2688760
Email: info@amf.lk
Website: www.amf.lk
Post: No.89, Hyde Park Corner, Colombo 02

Financial Ombudsmen – Mr.U.Mapa
No.143/A, Vajira Road, Colombo 5. Tel : 01122595624
Tele/Fax 0112595625

We will endeavor to answer your enquiry as fully as we can and investigate the matter thoroughly.</td><td><u>Individual Customer / Guarantor</u>
* National Identity Card / Passport /Driving License
* Proof of permanent residence (Utility Bills)
* Residence proof of Guarantor
* Bank statements for the last 03 months
* Proof of assets owned by the applicant and the guarantors
* Income proof documents
* Salary particulars if an employee
* Copy of Certificate of Business Registration (Sole proprietor/Partnership)

<u>Limited Liability Companies</u>
* Certificate of Incorporation
* Form 1, Form 41, Form 20 and Form 13 (if applicable)
* Articles of Association
* Certificate of VAT Registration
* Last 03 months Bank Statements
* Board Resolution on Company Letterhead
* Copies of National Identity Cards of Directors
* 06 postdated cheques

<u>Main Terms & Conditions</u>
• Age limit between 18 to 65 years
• Should be a fixed income owner
• Two personal guarantors excluding the spouse

Please refer our Loan Agreement for Terms and Conditions.

<u>Tenure</u>
The tenure of the facility depends on the loan amount and repayment capacity.

<u>Repayment Methods</u>
The customer can select a convenient repayment method and mode according to the selected product.

<u>Penalty for default payments</u>
The penalty rate for default payments is 2.5%..

<u>Applicable Laws and Regulations</u>
Finance Leasing Act No.56 of 2000 and its amendments and all pertinent rules, regulations, circulations and directions issued by the Central Bank of Sri Lanka will be applied.
The Company is bound to report lending information including borrower details to the Credit Information Bureau of Sri Lanka.</td></tr>
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KEY FACT DOCUMENT – LEASE FACILITIES

Product	Procedures to be followed	Required Documents and other information
Leasing	All Customers are invited to visit our Head Office at No.89, Hyde Park Corner, and Colombo 02, for product details. The Company assists the customer with the required information and directs them to meet their leasing requirement. The duly filled application and relevant documents will be processed for evaluation. **Recovery procedure** Based on the tenure of the lease agreement, the leased amount will be recovered as monthly rentals by our recovery officers. **Complaints handling procedure** If you have a complaint regarding our products or services provided by us, we urge you contact us through, **Complaint handling officers** Names – Mr.D.P.N.Silva Contact Nos. *0774787095* Mr.S.A.Wanigasekara *0779779389* General Lines: *011 2687158/2682493/2687265* Hot line - *071 7807788* Fax: *011 2688760* Email: info@amf.lk Website: www.amf.lk Post: No.89, Hyde Park Corner, Colombo 02 Financial Ombudsmen – Mr.U.Mapa No.143/A, Vajira Road, Colombo 5. Tel : 01122595624 Tele/Fax 0112595625 We will endeavor to answer your enquiry as fully as we can and investigate the matter thoroughly.	**By Applicant** * Duly completed Application Form * Copy of National Identity Card * Income proof documents depending on the applicant's occupation * Proof of permanent residence **By Guarantor** * Copy of National Identity Card * Income Proof documents depending on the guarantor's occupation **Terms & Conditions** Please refer our Lease Agreement for Terms and Conditions. **Other Charges and Interest rates** * Document charges * CRIB Charges * Legal Fee * Standard government levy Based on the market conditions, the interest rates are revised from time to time. **Tenure** Maximum 48 months **Repayment Methods** The customer may choose a convenient repayment method and mode according to the selected product. **Penalty for default payments** The penalty rate for default payments is 2.5%.. **Applicable Laws and Regulations** Finance Leasing Act No.56 of 2000 and its amendments and all pertinent rules, regulations, circulations and directions issued by the Central Bank of Sri Lanka. The Company is bound to report lending information including borrower details to the Credit Information Bureau of Sri Lanka.

* The company reserves the right to amend, delete and add any of the stated terms, conditions and related fees and charges at any time.