

KEY FACTS DOCUMENT

HYBRID PERSONAL LOAN FOR GOVERNMENT EMPLOYEES NEARING RETIREMENT (HYBRID GARUSARU LOANS)



Main Product Features	<p>Bank has introduced this product to on-board the government employees prior to their retirement to the DFCC bank. The Hybrid loan product has been designed targeting the government employees nearing their retirement where they can repay the part of the loan after their retirement through the pension payment.</p> <p>Original Loan - Maximum loan tenure would be 10 years and the loan maturity should not exceed the date of retirement</p> <p>Rollover Loan - Up to 15 years subject to loan is repaid in full on or before reaching 75 years of age</p> <p>For further information please refer the website - <i>Hybrid Personal Loan For Government Employees – DFCC Bank PLC</i></p>
Interest Rate	<p>Interest rates vary time to time.</p> <p>There are fixed interest rates for 1-3 to 5-10 years. <i>Lending Rates - DFCC Bank PLC</i></p> <p>Further nearest branch to contacted for detailed information</p>
Eligibility	<p>Government employees in Sri Lanka on permanent confirmed service</p> <p>Minimum salary of Rs. 50,000.00 subject to assignment over salary</p> <p>The date of retirement should be within 10 years at the time of application</p>

	<p>Minimum Loan Amount – LKR 100,000</p> <p>Maximum Loan Amount – LKR 5,000,000</p> <p>For further information please refer the website - <i>Hybrid Personal Loan For Government Employees – DFCC Bank PLC</i></p>
Documents Required	<p>List of documents</p> <ul style="list-style-type: none"> • Duly completed Loan application form Accepted Terms fiConditions • A certified copy of the National Identity Card, Driver’s License or Passport • Latest 3 months original/certified salary slips • CRIB report of the applicant • Salary assignment issued by the Employer on company letter head as per the standard format of DFCC Bank <p>For further information please refer the website - <i>Hybrid Personal Loan For Government Employees – DFCC Bank PLC</i></p>
How to Apply	<p>The application form can be downloaded from the bank website</p> <p>The form to be complete and submit same to any DFCC branch or fill in the inquiry form given below and the bank will contact you.</p> <p>You may also visit a branch of your choice to apply for the loan.</p> <p>For further information please refer the website - <i>Hybrid Personal Loan For Government Employees – DFCC Bank PLC</i></p>

Terms and Conditions	<p>Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions visit the Bank's corporate Website - https://www.dfcc.lk/ Please contact the branch nearest to you or visit the Bank's Website for the latest information and prevailing terms and conditions.</p>
Clarifications and Inquiry on Account Transactions	<p>Contact Methods: 24/7 hotline at 0112 350000 Email: care@dfccbank.com In-Branch assistance at any DFCC location Response Time: Within 24 hours</p>
Complaint Handling Procedure	<p>Your complaint will be acknowledged within 01 working day and processed within 02 working days, though some issues may take longer. If you don't receive a satisfactory response within a reasonable time, please contact us.</p> <p>Email: care@dfccbank.com Contacting our Call Centre: 0112 350 000</p> <p>Financial Ombudsman The Financial Ombudsman No. 01, Bethesda Place, Milagiriya, Colombo 05 Tel: (011) 2 595624 Email: fosril@sltnet.lk Website: www.financialombudsman.lk</p> <p>The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka https://www.cbsl.gov.lk/en/fcrd</p>