

KEY FACTS DOCUMENT

GENERAL PERSONAL LOANS



Main Product Features	<p>General Personal loans can be obtained for any purposes,</p> <ul style="list-style-type: none"> • The borrower should be in a fixed income earning employee in Private or Government Sector • The borrower should be in a confirmed permanent employment with minimum two years' continuous total employment • Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement • Salary Assignment to DFCC Bank account by the Employer • DTA Cover- Group DTA policy has been arranged by the Central Insurance Unit (CIU) • Joint and several personal guarantees of two individuals of equal or higher financial standing <p>For further information please refer the website - <i>DFCC Personal Loan - DFCC Bank PLC</i></p>
Interest Rate	<p>Interest rates vary time to time</p> <p>There are fixed interest rates for 3 to 5 years. <i>Lending Rates - DFCC Bank PLC</i></p> <p>Further nearest branch to contacted for detailed information</p>
Eligibility	<p>Minimum monthly gross income of LKR 100,000 (Basic + Fixed Allowances)</p>
Documents Required	<p>List of documents</p> <ul style="list-style-type: none"> • Duly completed Loan application form Accepted Terms fiConditions • Certified copy of the National Identity Card Latest 3 months original/certified salary slips

	<ul style="list-style-type: none"> • Guarantor details (If applicable) • If applicable, documentary proof for variable income for the immediate past 3 months • CRIB report of the applicant • Employment confirmation and salary assignment issued by the employer on company letterhead as per the standard prescribed formats of <i>DFCC Bank DFCC Personal Loan - DFCC Bank PLC</i>
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. For further details, please refer to our website <i>DFCC Personal Loan - 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/</p>

Clarifications and Inquiry on Account Transactions	<p>Contact Methods: 24/7 hotline at 0112 350000</p> <p>Email: care@dfccbank.com</p> <p>In-Branch assistance at any DFCC location</p> <p>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</p> <p>Contacting our Call Centre: 0112 350 000</p> <p>Financial Ombudsman</p> <p>The Financial Ombudsman</p> <p>No. 01, Bethesda Place, Milagiriya, Colombo 05</p> <p>Tel: (011) 2 595624</p> <p>Email: fosril@slt.net.lk</p> <p>Website: www.financialombudsman.lk</p> <p>The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka</p> <p>https://www.cbsl.gov.lk/en/fcrd</p>