

KEY FACTS DOCUMENT

MSME -SMALL BUSINESS LOANS

Eligibility	<ul style="list-style-type: none">• Be a citizen of Sri Lanka• Should not be a willful defaulter• Should have an effective repayment capacity• Considered only for business purposes approved by the Bank
Key Features	<ul style="list-style-type: none">• Easy access• Competitive interest rates (Refer the Website of https://www.dfcc.lk/)• Flexible security criteria and Loan tenor
Benefits and Value-Added Services	Opportunity to access all the banking products such as Deposit Accounts, Leasing facilities, Insurance Products, Digital Banking Solutions, Loans and Credit Products, Financial Literacy Programs.
Procedures to be followed to open the account	Contact the nearest MSME Officer / DFCC Branch
Fees and Charges	Standard Fees and charges specified in the tariff. Please refer https://www.dfcc.lk/interest-rates/
Terms & Conditions	<ul style="list-style-type: none">• Age: 20 years - 70 years (at the time of maturity & need to join a Co-Borrower above 65 years)

	<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 or 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 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>