

KEY FACTS DOCUMENT

HOUSING LOANS

Main Product Features	<p>Housing Loans can be applied for the purposes</p> <ul style="list-style-type: none">• To buy, build or renovate a house of your own• To buy your own block of land• To buy a condominium property• To extend or complete an existing house• To engage in home improvements. (Adding Solar Panels, etc) <p>For those who earns a minimum monthly gross income of LKR 50,000 (Basic + Fixed Allowances + 50% of Variable Allowance. For further details : https://www.dfcc.lk/products/home-loans/</p>												
Interest Rate	<table><tr><th>Product</th><th>Interest Rate (P.A) Minimum</th><th>Interest Rate (P.A) Maximum</th></tr><tr><td>Housing Loans - Fixed (Normal)</td><td>13.00%</td><td>14.00%</td></tr><tr><td>Housing Loans - Fixed (Professionals fi Pinnacle Fixed Income Clients)</td><td>12.00%</td><td>13.00%</td></tr><tr><td>Housing Loans - Variable</td><td>AWPLR + 3%</td><td>AWPLR + 5%</td></tr></table>	Product	Interest Rate (P.A) Minimum	Interest Rate (P.A) Maximum	Housing Loans - Fixed (Normal)	13.00%	14.00%	Housing Loans - Fixed (Professionals fi Pinnacle Fixed Income Clients)	12.00%	13.00%	Housing Loans - Variable	AWPLR + 3%	AWPLR + 5%
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Eligibility	<p>Minimum monthly gross income of LKR 50,000 (Basic + Fixed Allowances + 50% of Variable Allowances)</p>												

Documents Required	<ul style="list-style-type: none"> • Application form • Consent of the vendor indicating the selling price (Only for purchase of a land or residential property) <p>If employed,</p> <ul style="list-style-type: none"> • Confirmation letter covering designation, salary, allowances, period of service • Undertaking from the employee, to remit the salary to DFCC Bank account of the customer • Salary slips for last six months • In case of other income, Bank statements for last 6 months <p>If applicable,</p> <ul style="list-style-type: none"> • Certificate of Business registration • Income tax particulars for the past 3 years • Financial statements for the past 3 years <p>Please refer https://www.dfcc.lk/products/home-loans/ for legal documents.</p>
How to Apply	<p>Visit the closest branch or download the application from the web https://www.dfcc.lk/products/home-loans/</p>
Terms and Conditions	<p>The maximum loan amount is determined considering the repayment capacity and the Forced Sale Value (FSV) of the property as stipulated by the Bank. In case of construction of a House, the bank allows a maximum borrowing up-to 75% of the value of the Bill of Quantity (BOQ) Refer the Link In web-site for further information - https://www.dfcc.lk/products/home-loans/</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@sltnet.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>