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Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Gold and gold jewelry have long been viewed as safe, long-term investments by Sri Lankans. Now, purchasing gold has been made even easier with the Ranmini loan scheme by SDB Bank. Customers wishing to purchase gold jewelry, gold coins, or gold biscuits (22 karat and above) from any reputable jeweler recognized by the bank or acquire gold items for the purpose of pawning for cash on credit, now have the opportunity to make a long-term financial commitment through Ranmini.	• Maximum loan amount for a Sovereign (8g) 18K/24K of gold. • Competitively low interest rates and high advances offered in the market. • Accuracy of gold weight and value is ensured using the latest equipment. • Benchmark services that ensure speed, privacy, and the highest level of confidentiality. • Guaranteed protection of pawned jewellery. • Option to make part payments of the principal and renew the outstanding balance. • Interest can be paid on any SDB branches island wide. • Re-payment period is 12 months. • The bank-assessed value of the gold will be financed, with the remaining balance to be contributed by the customer. • Repayment can be made at any time. • At the end of one year, the gold items can be re-pawned by fully settling the interest component.	**Interest Rate / Penalties / Charges & Fees** For more information, you can contact our Call Centre at 011 5 411 411 or visit our bank's website at https://www.sdb.lk	• The customer will select the jewelry item to be purchased, and the details of the item should be sent to the bank branch via a sales invoice from the jeweler. • Jewelry must be purchased from a registered jewelry shop in the respective area. **Target:** • Retail- Salaried / Self employed • SME - Self employed **Eligibility:** • Sri Lankan citizens above the age of 18 with a guaranteed, permanent income.	• Sri Lankan citizens over 18 years of age • Hold a NIC, valid Driving License, Passport • The bank-assessed gold value will be financed, and the invoice balance must be contributed by the customer. • Redemption can be done by settling the loan in full or renewing it as a new loan by paying the interest in full.

SDB bank

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Complaint Handling Procedure

Customers can provide their feedback and submit any complaints through the following options.

- You can contact SDB Bank's call center at 011 5 411 411, the Head Office Customer Complaint Handling Unit at 011 2 832 571 or via email at customercare@sdb.lk or reach the Central Complaints Handling Officer at headfcp@SDB.lk . For more information on the customer complaint handling process, please visit our bank's website at https://www.sdb.lk

- **Please Post your complaints to:**
  In-charge, Customer Complaint Handling Unit,
  SDB Bank Head Office, No. 12, Edmonton Road, Kirulapone, Colombo 06.

  For any concerns or inquiries about our products or services, you can contact any of our branches (nearest to you) or reach out to our Call Center. To find the nearest branch, please call the Call Center at 011 5 411 411 or visit our bank's website at https://www.sdb.lk