KEY FACT DOCUMENT

MICRO ENTERPRISE LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Financing facilities designed to support micro entrepreneurs by meeting their capital expenditure needs and providing working capital for day-to-day operations.	• Maximum loan amount Rs. 500,000/= and 3-years maximum loan tenure (Decide loan amount and repayment period based on proposal project Cycle). • Own and Refinance Funds. • Competitive Interest Rates. • Funding Project evolution and Further Development. • Strengthen the VCF.	**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/en/rates.	Visit or contact your nearest SDB branch.	• A compulsory U-Pay facility and debit card will be provided for each loan account holder under SME – MICRO. • UPOS will be introduced to businesses/customers wherever possible. • Conditions on securities and other special terms will apply based on the nature of the facility or project.

❖ Complaint Handling Procedure:

Customers can express their views and submit complaints through the following channels,

1. SDB Customer Complaint Handling Unit

• You can contact the Customer Complaint Handling Unit at 011 4 079 405 or email to customercare@sdb.lk.

• You can mail your complaints to: Manager - Customer Complaint Handling, SDB Bank, Butani Capital Tower, No. 149, Kirulapana Avenue, Colombo 5.

SDB bank

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• For more information on the Customer Complaint Handling Process, please visit our Bank's website at https://www.sdb.lk/en/customer-complaint-handling-processe.

2. SDB Call Centre

• You can contact our SDB Bank Call Centre, which operates 24hours/7days via 011 5 411 411 or email to info@sdb.lk.

❖ For inquiries regarding SDB products or services

• You can contact any of our branches near you. To find the nearest branch, visit our bank's website at https://www.sdb.lk/en/branch.