KEY FACT DOCUMENT

PAWNING

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
SDB offers customers fast, secure, and confidential monetary assistance in times of need through our pawning facility, allowing customers to pawn gold jewelry for urgent cash on credit.	• 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. • Unlimited Renewal options. • Minimal documentation. • No processing fee.	**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.	Simply walk into your nearest SDB Bank branch during business hours, from 9 a.m. to 3 p.m., with your NIC or a valid DL/PP that includes your NIC number, and experience the friendly service provided by our officers to meet your personal gold loan needs. **Target:** • Citizens of Sri Lanka who needs immediate financial assistance. **Eligibility:** • Any Sri Lankan citizen over the age of 18 years. • Copy of the national identity card / passport / driver's license for identification.	• Sri Lankan citizens over 18 years of age. • Hold a NIC, valid Driving License, Passport.

KEY FACT DOCUMENT
PAWNING

❖ 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.

• 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.