KEY FACT DOCUMENT

PERSONAL LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
This loan is designed for salaried employees and professionals in the government, semi-government, and private sectors. It can be utilized for personal or consumption purposes, subject to the bank's approval.	• Quick approval process within 3 days. • Low interest rates. • Easy access through our Island wide branch network. • Must be a Sri Lankan citizen aged 18 years or above. • The borrower must be a resident of Sri Lanka. • Must not have defaulted on any credit facilities with SDB or any other financial institutions. • Professionals with verifiable income, permanent employees of the government, statutory bodies, and the private sector.	**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. **Eligibility:** For current government sector customers, the minimum fixed salary requirement has been reduced to Rs. 40,000/=. New government sector customers must have a minimum fixed salary of Rs. 75,000/=. Both new and existing private sector customers are required to have a minimum fixed salary of Rs. 75,000/=.	The minimum salary should be above Rs. 75,000/= (This does not apply to existing government sector customers using Top-up Facilities). Two personal guarantors are required. For loans with a floating interest rate, the full salary remittance or installment payments for loans with a fixed rate must be directly remitted to SDB through the employer, and an undertaking letter must be provided. The maximum loan age is determined by the retirement date confirmed by the employer, and the loan must be fully paid off at least 2 years before the retirement date.

KEY FACT DOCUMENT
PERSONAL LOANS

❖ 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.