KEY FACT DOCUMENT

SEASONAL LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Financial assistance to meet short-term economic needs, including those of the agriculture and non-agriculture sectors with specific seasonal characteristics.	• Own and Refinance Funds • Competitive Interest Rates • Funding for project assessment and further development.	**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.	• It is mandatory to provide a U-Pay and debit card to each account holder. • UPOS should be introduced to businesses/customers wherever it is feasible. • Loans for cultivation purposes: - The borrower must be a farmer - Loans may preferably be granted to individuals engaged in farming. a. With land ownership b. With lease ownership c. A tenant farmer d. A farmer who does not own land but possesses a valid government license. • Conditions pertaining to securities and other special terms will be determined based on the unique requirements and characteristics of the facility or project.

KEY FACT DOCUMENT
SEASONAL 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.