KEY FACT DOCUMENT

SME WORKING CAPITAL AND CAPITAL EXPENDITURE LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Financing facilities to meet the capital expenditure and working capital requirements of small and medium-scale entrepreneurs engaged in key GDP sectors such as agriculture, services, industries, and manufacturing.	• Own and Refinance Funds • Competitive Interest Rates • Funding for project evaluation 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 loan account holder under SME and revolving products. • UPOS should be introduced to businesses and customers wherever feasible. • 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.

• 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.