KEY FACT DOCUMENT

UPAHARA LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
A loan designed for government pensioners and CEB pensioners, secured against their pension salary.	• Repayment period up to 10 years, with a maximum age limit of 75 years. • Loans can be obtained for personal and consumer purposes. • Loan protection cover is offered to all applicants at the lowest insurance premium. • No guarantors required. • Quick approval process • Low interest rates. • Easy access through our Island wide branch network. • Any Sri Lankan citizen who receives a pension salary from the Department of Pensions, Sri Lanka or the Ceylon Electricity Board (CEB) Pension Fund. • The borrower must be a resident of Sri Lanka.	**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:** - The applicant must be a Sri Lankan citizen. - The applicant's age must be under 75 years at the time of loan maturity - Pension remittance to SDB Bank is required. - The minimum pension salary must be greater than Rs. 20,000/=. **Target Segment:** Specifically designed for retired government servants and pensioners of the Ceylon Electricity Board (CEB).	The pension salary must be remitted to SDB Bank.

KEY FACT DOCUMENT
UPAHARA 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.