KEY FACT DOCUMENT

UTHTHAMACHAARA LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Sri Lanka's Armed Forces offer the Uththamachara loan facility to assist combat veterans with disabilities, as well as the families of deceased or missing military personnel, in supporting income-generating ventures and activities.	▪ The repayment period is up to 10 years, (Based on the soldier's 55th birthday for military personnel in the KIA/MIA category) ▪ Military personnel representing the KIA/MIA and DIA categories. ▪ Loans can be applied for personal and consumer purposes. ▪ Loan protection cover is provided for all applicants at the lowest insurance premium. ▪ No guarantors required. ▪ The salary transfer process can be carried out through the bank. • Quick approval process ▪ 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.	**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:** ▪ Must be a Sri Lankan citizen aged 18 years or above. ▪ Military personnel representing the KIA/MIA and DIA categories. ▪ The dependents of military personnel in the KIA/MIA category, such as the widower or the father or mother of an unmarried member, are eligible to apply. **Target Segment:** Available to combat veterans with disabilities, as well as the families of deceased or missing members of Sri Lanka's Armed Forces.	The monthly salary should be remitted to the SDB through the relevant R&R division, and a letter of undertaking must be obtained. The maximum repayment period will be limited to the soldier's age of 55 years or the age of 75 years for the dependents applying for the loan. The Lifetime Allowance will be considered only for the DIA category and must be activated in order to grant the loan.

KEY FACT DOCUMENT

UTHTHAMACHAARA 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.