



FINTREX FINANCE PLC

KEY FACT DOCUMENT



Term Loans

TL/01	Financial and Other Benefits <ul style="list-style-type: none"> • Repayment Period between 12 months to 60 months • Availability of Grace period based on the business cash flows and nature of project • Equated monthly installment repayment • Property, Vehicles, Machinery, Stocks and personal guarantees can be offered as security. Value and type of security required/accepted will be decided by the facility approving authority
TL/02	Interest Rate and Charges <ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation Charges - 0.15% with a minimum charge of Rs 7,500/-. • Legal/Statutory Charges – Refer Annexure I • Insurance, CRIB and Valuation charges based on relevant invoices • In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same
TL/03	Procedure <ul style="list-style-type: none"> • Duly completed application form to be handed over together with requested documents including financial details and supporting documents for fund requirement • Facility offer letter will be forwarded for acceptance after approval by the relevant authorities • Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter
TL/04	Terms and Conditions <ul style="list-style-type: none"> • Payments to be made on monthly basis • Adherence to stated pre-effective, Pre-disbursement and Special Conditions stated in the facility offer letter • Adherence to General conditions stipulated by the company • The facilities will be available on sole discretion of Fintrex Finance PLC. subject to completion of all required documents



Short Term Loans

STL/01	Financial and Other Benefits <ul style="list-style-type: none"> • Payment period of each loan drawdown to be 12 months or below • Offered for working capital requirements of businesses • Property, Vehicles, Machinery, Stocks and personal guarantees can be offered as security. Value and type of security required/accepted will be decided by the facility approving authority
STL/02	Interest Rate and Charges <ul style="list-style-type: none"> • Interest rate as per prevailing company published rates • Documentation charges- 0.15% with a minimum charge of Rs. 7,500/-. • Legal/Statutory Charges – Refer Annexure I • Insurance, CRIB and Valuation charges based on relevant invoices • In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same
STL/03	Procedure <ul style="list-style-type: none"> • Duly completed application form to be handed over together with requested documents including financial details and supporting documents for fund requirement • Facility offer letter will be forwarded for acceptance after approval by the relevant authorities • Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter
STL/04	Terms and Conditions <ul style="list-style-type: none"> • Interest Payments to be made on monthly basis • Adherence to stated pre-effective, Pre-disbursement and Special Conditions stated in the facility offer letter • Adherence to General conditions stipulated by the company • The facilities will be available on sole discretion of Fintrex Finance PLC. subject to completion of all required documents. Company will have the right to cancel the short term facility limit upon review at its sole discretion



Trade Finance Facilities

TF/01	Financial and Other Benefits <ul style="list-style-type: none"> Letters of Credit facilities and post Import loans for importers including loan facilities by Pledging Original Import documents for vehicles and also pledging the imported goods Import loans for customs duty payments Warehousing facilities and Inventory Management for pledged goods will be provided Flexible facility repayment matching the cash flows (Less than 12 months) Entire value chain is monitored and handled from port to warehouse
TF/02	Interest Rate and Charges <ul style="list-style-type: none"> Interest rate as per prevailing company published rates Documentation Charges - 0.15% with a minimum charge of Rs 7,500/- on facility set up Charges and Tariffs – Refer Annexure II Insurance and Valuation charges based on relevant invoices In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same
TF/03	Procedure <ul style="list-style-type: none"> Duly completed application forms to be handed over together with requested documents including financial details and supporting documents for fund requirement Facility offer letter will be forwarded for acceptance after approval by the relevant authorities Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter
TF/04	Terms and Conditions <ul style="list-style-type: none"> The facilities will be available on sole discretion of Fintrex Finance PLC. subject to completion of all required documents. Company will have the right to cancel the short term facility limit upon review at its sole discretion



Vehicle Leasing, Facilities Vehicle, Loans Hire Purchase Facilities, 2w/3w/4w

LS/01	Financial and Other Benefits <ul style="list-style-type: none"> Acquisition of Brand new, Reconditioned or Registered motor vehicles Speedy processing and delivery Flexibility on personal guarantor requirement and down payments Flexible repayment structure based on future cash flows Facilities offered to Salaried employees, Individuals engaged in business, SME's and Corporate clients Minimum Tenor of facility offered is minimum 12 months and maximum tenor offered is 60 months 																						
LS/02	Interest Rate and Charges Interest rate as per prevailing company published rates starting from 20% Documentation Charges against facility value <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Amount Finance Rs.</th><th style="width: 40%;">Documentation Charge + VAT</th></tr> </thead> <tbody> <tr><td>Up to 999,999</td><td>13,000</td></tr> <tr><td>1,000,000- 4,999,999</td><td>20,000</td></tr> <tr><td>5,000,000-9,999,999</td><td>25,000</td></tr> <tr><td>10,000,000-14,999,999</td><td>30,000</td></tr> <tr><td>15,000,000-19,999,999</td><td>35,000</td></tr> <tr><td>20,000,000-24,999,999</td><td>40,000</td></tr> <tr><td>25,000,000 & Above</td><td>50,000</td></tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 30%;">3W</td><td>Rs 6,000/-</td></tr> <tr> <td>2W</td><td>Register - Rs.5,000</td></tr> <tr> <td></td><td>Unregister - Rs.4,000</td></tr> </table> <p>Stamp Duty, CRIB and RMV charges as set by relevant authorities</p> <ul style="list-style-type: none"> In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same 	Amount Finance Rs.	Documentation Charge + VAT	Up to 999,999	13,000	1,000,000- 4,999,999	20,000	5,000,000-9,999,999	25,000	10,000,000-14,999,999	30,000	15,000,000-19,999,999	35,000	20,000,000-24,999,999	40,000	25,000,000 & Above	50,000	3W	Rs 6,000/-	2W	Register - Rs.5,000		Unregister - Rs.4,000
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LS/03	Procedure <ul style="list-style-type: none"> Duly completed application form to be handed over together with requested documents Vehicle Valuation from a professional valurer acceptable to the company need to be submitted. Pro-forma in voice from the seller of the vehicle need to be submitted Facility offer letter will be forwarded for acceptance after approval by the relevant authorities Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter 																						
LS/04	Terms and Conditions <ul style="list-style-type: none"> The facilities will be available on sole discretion of Fintrex Finance PLC. subject to completion of all required documents 																						



Smart Cash for 4W vehicles

SMC/01

Financial and Other Benefits

- Acquisition of Brand new, Reconditioned or Registered Motor Cars/ Vans & SUV's
- Asset to be financed should be under the borrower's name
- Facility will be processed and disbursed within 24 hours
- Flexibility on personal guarantor requirement and down payments
- Facilities offered to Salaried employees, Individuals engaged in business, SME's and Corporate clients
- Maximum facility value is Rs 5.0 Mn with maximum 50% Loan To Value ratio
- Minimum Tenor of facility offered is 13 months and maximum tenor offered is 60 months

SMC/02

Interest Rate and Charges

Interest rate as per prevailing company published rates starting from 20% Documentation Charges against facility value

Amount Finance Rs.	Documentation Charge + VAT
Up to 999,999	13,000
1,000,000- 4,999,999	20,000
5,000,000-9,999,999	25,000
10,000,000-14,999,999	30,000
15,000,000-19,999,999	35,000
20,000,000-24,999,999	40,000
25,000,000 & Above	50,000

Stamp Duty, CRIB and RMV charges as set by relevant authorities

In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same

SMC/03

Procedure

- Duly completed application form to be handed over together with requested documents
- Company will be obtained the Vehicle Valuation from a professional valuer acceptable to the company.
- Facility offer letter will be forwarded for acceptance after approval by the relevant authorities
- Facility disbursement to be done upon execution of security/legal documentation and completion of terms and conditions of the offer letter

SMC/04

Terms and Conditions

The facilities will be available on sole discretion of Fintrex Finance PLC. subject to completion of all required documents



Over Drive Revolving Draft

OD/01

Financial and Other Benefits

- Fintrex Revolving Draft (FRD) facility enables the customer to access as an additional cash reserve for any requirement. Understanding the customers borrowing needs which vary throughout the year FRD facility gives flexible funds to manage cash flow, take advantage of timely bargains, meeting unexpected emergencies and much more, all with just a one-time application.

OD/02

Interest Rate and Charges

Interest rate as per prevailing company published rates Documentation Charges:

Amount Finance Rs.	Documentation Charge + VAT
Up to 999,999	13,000
1,000,000- 4,999,999	20,000
5,000,000-9,999,999	25,000
10,000,000-14,999,999	30,000
15,000,000-19,999,999	35,000
20,000,000-24,999,999	40,000
25,000,000 & Above	50,000

Drawdown Fee:

* 0.1% of each drawdown or minimum Rs. 5,000/- With VAT whichever the highest

In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same

OD/03

Procedure

- Duly completed application form to be handed over with requested documents
- Vehicle Valuation from a professional valuer acceptable to the company need to be submitted
- Facility offer letter will be forwarded for acceptance after approval by the relevant authorities.

Initial Disbursement

- Facility shall be approved as per the Credit Policy and Procedure of FFL
- All security documentation and RMV process to be completed
- All charges shall be recovered upfront in cash and paid in full
- Once the approved limit is activated/booked in the system, applied first tranche will be first disbursed based on customer's requirement
- Operations Department to forward the duly checked payment request to Finance Department for the disbursement.

	<p><u>Subsequent Disbursement (Interim Draw Down)</u></p> <ol style="list-style-type: none"> 1. Interim drawdowns being done have to be within the limit and shall be made subject to receipt of written request from the borrower. 2. Unutilized limits will be frozen, if the facility has not been serviced on time. No additional drawdown will be allowed if the facility has been defaulted. 3. Interim drawdowns will be done at prevailing rates as approved by ALCO and also the facility is re-priced at each instance where ALCO revises the lending rates. 4. Rights will be reserved to obtain a fresh valuation and review the facility limit at any time during the tenure based on changes in market conditions 5. Operations Department to forward the payment request to Finance Department for the disbursement Disbursements shall only be made subject to receipt of written request from the borrower. 6. Disbursement will be accommodated based on customer's actual cash requirement 7. An acknowledgement of receipt of funds will also be collected with two internal witnesses which will be filed as a security document in the security pack.
OD/04	<p>Terms and Conditions</p> <ul style="list-style-type: none"> • Loan Limit: Maximum Loan limit is Rs.150 Mn. • Loan to Value (LTV): Maximum LTV will be 70% of the Market Value of the Vehicle (Opinion Valuation) • Collateral: Motor Cars, Dual Purpose Vans, Single Cabs, Double Cabs and Sports Utility Vehicles (SUVs) will only be considered as a security for the facility. • Vehicle must be registered under the Borrowers Name



Mobile Finance

ML/01	Financial and Other Benefits <ul style="list-style-type: none"> To purchase of Smart Mobile Phones Speedy processing and delivery Flexibility on personal guarantor requirement and down payments Flexible repayment plans according to the re-payment capacity Facilities offered to any type of customers from 19Y to 60Y subject to clear CRIB records Minimum Tenor of facility offered is 03 months and maximum tenor offered is 24 months
ML/02	Interest Rate and Charges <ul style="list-style-type: none"> Interest rate as per prevailing company published rates Documentation Charges is Rs 3,832/- including the CRIB & DRP charges In the event of delayed payments, overdue interest (ODI) will be charged as per the rate included in the agreement on the arrears amount, calculated from the due date until the date of full settlement of the same
ML/03	Procedure <ul style="list-style-type: none"> Duly completed application form to be handed over with requested documents to the registered dealer Facility will be approved & the security control feature in the phone will be activated An E-PO will be issued to the customer Mobile Phone will be released to the customer
ML/04	Terms and Conditions <ul style="list-style-type: none"> Loan Limit: Maximum Loan limit is Rs.425,000. Loan to Value (LTV): Maximum LTV will be 70% of the Market Value of the Mobile Phone



Gold Loan

GL/01	Financial and Other Benefits <ul style="list-style-type: none"> • Higher value to be borrowed for Gold • Quick Service • Flexible / Short Term Credit Facility • Ability to make partial payments • Any person can make repayments • Redeeming can also be done by a 3rd party with a written consent by original borrower with duly completed documents • Reminders sent to Customers to redeem by SMS • LOD sent to Customers to redeem • Auction letter sent prior to the auction
GL/02	Interest Rate and Charges <ul style="list-style-type: none"> • Annual Interest -22.25 % to 15.00% • Default Interest Charge 0.50% • Service Charges 1.50% • Documentation Copy of NIC/PP/ DL
GL/03	Procedure <u>Obtaining Advance</u> <ul style="list-style-type: none"> • Customer producing Gold Article at Branch Gold Loan Officer checks & suggests an amount • If Customer agrees; NIC / DL / PP is obtained • Gold Loan Officer checks & enters to System • Ticket & Bond generated by System to be signed by Customer & returned to Gold Loan Officer

- Gold Loan Officer double checks & hands over documentation to customer; customer collects cash from branch cashier
- Gold Loan Officer checks all in order and hands over to the Customer (Ticket Copy & Bond to be retained)

Redemption

- Customer arrives with the Gold Loan Ticket
- Customer Identity to be verified
- Customer to be informed of settlement balance
- Customer settles with Cash
- Branch Cashier issues settlement receipt & obtain signature from Customer
- Cash, Original Gold Loan Ticket & Settlement receipt to be given to Gold Loan Officer who completes the settlement
- Duplicate settlement receipt handed over to Customer
- Gold loan officer places the stamp of Weight verified and approves to release articles, duly signed
- Office Copy to be attached to the original gold loan ticket
- Gold loan officer to check & verify & open safe and obtain the item & hand over to customer

Reminders

- 1st Reminder by SMS
- NOD (Notice of Demand)
- Notice of Auction

Renewals

- Customers have the option to renew a Gold Loan by paying off the accumulated interest portion up until the particular date. However, the new loan will also have a similar time as the original. Customer should produce NIC / DL / PP & Gold Loan ticket

Part Payments

- Customer has the option to make payments time to time and when the payment is more than the interest due, the remaining will be set off against the capital outstanding. Customer should produce NIC / DL / PP & Gold Loan ticket

Lost Gold Loan Tickets

- In the event the Customer loses the Gold Loan Ticket, an affidavit should be obtained from a Justice of Peace prior to attempting to redeem articles.

Terms and Conditions

- Fintrex Finance Limited reserves the right to sell items left on security as per the Mortgage Act.
- The Gold Loan Sheet should be returned in recovering the items so kept on security.
- Company reserves absolute discretion primarily to charge fines for interest payable, if any, and to recover government levies paid by the Company on the facility and to apply the balance, if any, on loan installments.
- The sum of money so granted to him/her as credit and advances should be fully repaid in terms of the repayment methodology along with interest.
- Any default in payment on the due date will result in calculating an additional interest.
- In case of default, the Company reserves the right to request to pay forthwith the said full sum of money outstanding.
- At loss of Gold Loan Receipt, an affidavit prepared by using a form approved by Fintrex Finance Limited and other documents should be presented to recover items.
- Fintrex Finance Limited is fully authorized to make any changes to interest rates or conditions after passage of the period of agreement noted on the Gold Loan Sheet.
- In case of loss of items kept on security, the Fintrex Finance Limited will pay the debtor only the market value of such lost items and that the debtor has no legal right to solicit any other loss or damage from Fintrex Finance Limited.
- Items will be released only after payment of the value of gold loan and its accumulated interest. Accumulated interest will be recovered first and the Advance deducted from the balance in repayment of advances in installments.
- Fintrex Finance Limited is released from all responsibilities on items when it gets revealed that the items so kept on security are goods stolen or fraudulently possessed and the debtor is committed to repay the advances received and its full accumulated interest.
- All expenses pertaining to this facility including stamp fees, legal and other fees should be borne by customers
- The facilities will be available on sole discretion of Fintrex Finance PLC. subject to completion of all required documents

Applicable Legal provisions: Litigate in a suitable court for money recovery and/or recover the dues through Public Auction /Tender process.

Savings and Fixed Deposit Products

Fixed Deposit - Personal

FD/P/01	Financial and Other Benefits <ul style="list-style-type: none"> • Deposit terms range from 1 month to 3, 6, 12, 18, 24, 36, 48, and 60 months. • Interest is payable at maturity, monthly, or annually. • Cash-back facilities available against fixed deposits up to 90% of the investment value. • Minimum fixed deposit amount: Rs. 5,000.
FD/P/02	Interest Rate and Charges <ul style="list-style-type: none"> • Refer to the Fintrex Finance website for the latest rates. https://fintrexfinance.com/deposit-rates
FD/P/03	Procedure <u>Requirements for Account Opening:</u> <ul style="list-style-type: none"> • Completed mandate • KYC (Know Your Customer) documents. • A copy of a valid National Identity Card (NIC). In the absence of the NIC, a Driving License or Passport containing the NIC number is acceptable. • Proof of address (if required). • A duly signed Withholding Tax (WHT) declaration form (if applicable)
FD/P/04	Terms and Conditions <u>Additional Information:</u> <ul style="list-style-type: none"> • Special rates (below the CBSL Ceiling rates) are offered for high-valued deposit placements on a case-by-case basis. • In the event of a premature withdrawal, the applicable rate will be determined by ALCO meeting minutes under the discretion of Company policy according to the CBSL regulation; CBSL Direction No. 01 of 2019, issued in April 26, 2019, • Interest disbursements will be subjected to the prevailing Withholding Tax (WHT) regulations.

Fixed Deposit - Corporate

FD/P/01	Financial and Other Benefits <ul style="list-style-type: none"> • Deposit terms range from 1 month to 3, 6, 12, 18, 24, 36, 48, and 60 months. • Interest is payable at maturity, monthly, or annually. • Cash-back facilities available against fixed deposits up to 90% of the investment value. • Minimum fixed deposit amount: Rs. 5,000.
FD/P/02	Interest Rate and Charges <ul style="list-style-type: none"> • Refer to the Fintrex Finance website for the latest rates. https://fintrexfinance.com/deposit-rates
FD/P/03	Procedure Requirements for Account Opening: <ul style="list-style-type: none"> • Completed Corporate mandate • Corporate KYC (Know Your Customer) documents. • Company Beneficial Ownership Form • Individual KYC (Know Your Customer) documents of Authorized signatories. • A copy of a valid National Identity Card (NIC) of Authorized signatories. In the absence of the NIC, a Driving License or Passport containing the NIC number is acceptable. • Company Registration documents; copies certified by Company Secretary. • Board Resolution on Company letter Head
FD/P/04	Terms and Conditions <u>Additional Information:</u> <ul style="list-style-type: none"> • Special rates (below the CBSL Ceiling rates) are offered for high-valued deposit placements on a case-by-case basis. • In the event of a premature withdrawal, the applicable rate will be determined by ALCO meeting minutes under the discretion of Company policy according to the CBSL regulation; CBSL Direction No. 01 of 2019, issued in April 26, 2019, • Interest disbursements will be subjected to the prevailing Withholding Tax (WHT) regulations.



Pravishta (Savings Account)

P/SAV/01	Financial and Other Benefits <ul style="list-style-type: none"> Interest is calculated on a daily basis and credited monthly. Convenient cash deposits, fund transfers (credits only) through our island-wide branch network.
P/SAV/02	Interest Rate and Charges <ul style="list-style-type: none"> Account closing fee: LKR 250. Government-imposed Withholding Tax (WHT) applicable, if relevant. Refer to the Fintrex Finance website for the latest rates.
P/SAV/03	Procedure Requirements for Account Opening: <ul style="list-style-type: none"> Completed account mandate. Birth certificate of the child. A copy of the valid National Identity Card (NIC) of the parent/guardian. If the NIC is unavailable, a Driving License or Passport that includes the NIC number is acceptable. KYC (Know Your Customer) documents of the parent/guardian. Proof of address (if required). A duly signed Withholding Tax (WHT) declaration form (if applicable)
P/SAV/04	Terms and Conditions Eligibility: <ul style="list-style-type: none"> Available for Sri Lankan citizens under the age of 18 years Additional Information: <ul style="list-style-type: none"> A minimum initial deposit of LKR 250 is required. A parent or legal guardian may open the account on behalf of the minor (any person who has not attained the legal age of majority – 18 years). Withdrawals from the minor's savings account will not be permitted until the minor reaches 18 years of age. Any withdrawals prior to this date will be at the sole discretion of the company. Monthly interest disbursement will be subjected to the prevailing Withholding Tax (WHT) regulations.

Vishishta (Savings Account)

V/SAV/01	Financial and Other Benefits <ul style="list-style-type: none"> Interest is calculated on a daily basis and credited monthly. Standing order facility available. Convenient cash deposits, withdrawals, and fund transfers (Both credit and debit) through our island-wide branch network.
V/SAV/02	Interest Rate and Charges <ul style="list-style-type: none"> Account closing fee: LKR 250. Government-imposed Withholding Tax (WHT) applicable, if relevant. Refer to the Fintrex Finance website for the latest rates.
V/SAV/03	Procedure Requirements for Account Opening: <ul style="list-style-type: none"> Completed account mandate. KYC (Know Your Customer) documents. A copy of a valid National Identity Card (NIC). If the NIC is unavailable, a Driving License or Passport containing the NIC number is acceptable. Proof of address (if required). A duly signed Withholding Tax (WHT) declaration form (if applicable)
V/SAV/04	Terms and Conditions Eligibility: <ul style="list-style-type: none"> Available for Sri Lankan citizens between 18 and 59 years of age. Additional Information: <ul style="list-style-type: none"> A minimum initial deposit of LKR 1,000 is required. Monthly interest disbursement will be subjected to the prevailing Withholding Tax (WHT) regulations.. Accounts with no transactions other than interest credits or standing order debits over a period of one year will be considered dormant.

Shreshta (Savings Account)

V/SAV/01	Financial and Other Benefits <ul style="list-style-type: none"> Interest is calculated on a daily basis and credited monthly. Standing order facility available. Convenient cash deposits, withdrawals, and fund transfers (Both credit and debit) through our island-wide branch network.
V/SAV/02	Interest Rate and Charges <ul style="list-style-type: none"> Account closing fee: LKR 250. Government-imposed Withholding Tax (WHT) applicable, if relevant. Refer to the Fintrex Finance website for the latest rates.
V/SAV/03	Procedure Requirements for Account Opening: <ul style="list-style-type: none"> Completed account mandate. KYC (Know Your Customer) documents. A copy of a valid National Identity Card (NIC). In the absence of the NIC, a Driving License or Passport that includes the NIC number is acceptable. Proof of address (if required). A duly signed Withholding Tax (WHT) declaration form (if applicable)
V/SAV/04	Terms and Conditions Eligibility: <ul style="list-style-type: none"> Available for Sri Lankan citizens above 60 years of age. Additional Information: <ul style="list-style-type: none"> A minimum initial deposit of LKR 1,000 is required. Monthly interest disbursement will be subjected to the prevailing Withholding Tax (WHT) regulations. Accounts with no transactions other than interest credits or standing order debits over a period of one year will be considered dormant.

Cash Build-up (Savings Account)

CB/SAV/01	Financial and Other Benefits <ul style="list-style-type: none">• Interest is calculated on a daily basis and credited monthly.• Standing order facility available.• Convenient cash deposits, withdrawals, and fund transfers (Both credit and debit) through our island-wide branch network.
CB/SAV/02	Interest Rate and Charges <ul style="list-style-type: none">• Account closing fee: LKR 250.• Government-imposed Withholding Tax (WHT) applicable, if relevant.• Refer to the Fintrex Finance website for the latest rates.
CB/SAV/03	Procedure <ul style="list-style-type: none">• Requirements for Account Opening:• Completed Corporate mandate• Corporate KYC (Know Your Customer) documents.• Company Beneficial Ownership Form• Individual KYC (Know Your Customer) documents of Authorized signatories.• A copy of a valid National Identity Card (NIC) of Authorized signatories. In the absence of the NIC, a Driving License or Passport containing the NIC number is acceptable.• Company Registration documents; copies certified by Company Secretary.• Board Resolution on Company letter Head
CB/SAV/04	Terms and Conditions <p>Eligibility:</p> <ul style="list-style-type: none">• Available for Corporates located in Sri Lanka.• Additional Information:• A minimum initial deposit of LKR 1,000 is required.• Monthly interest disbursement will be subjected to the prevailing Withholding Tax (WHT) regulations.• Accounts with no transactions other than interest credits or standing order debits over a period of one year will be considered dormant.

FF/MMA/01	Financial and Other Benefits <ul style="list-style-type: none"> Interest is calculated on a daily basis and credited monthly. Convenient cash deposits, withdrawals, and fund transfers (Both credit and debit) through our island-wide branch network.
FF/MMA/02	Interest Rate and Charges <ul style="list-style-type: none"> Account closing fee: LKR 250. Government-imposed Withholding Tax (WHT) applicable, if relevant. Refer to the Fintrex Finance website for the latest rates.
FF/MMA/03	Procedure <ul style="list-style-type: none"> Completion of mandate. KYC (Know Your Customer) requirement. A copy of a valid National Identity Card (NIC). In the absence of the NIC, a Driving License or Passport carrying the NIC number is acceptable. Proof of address (if required). A duly signed Withholding Tax (WHT) declaration (if applicable).
FF/MMA/04	Terms and Conditions <ul style="list-style-type: none"> Available for Sri Lankan citizens over 18 years of age. A minimum initial deposit of LKR 1,000 is required. Monthly interest disbursement will be subjected to the prevailing Withholding Tax (WHT) regulations Accounts with no transactions other than interest credits or standing order debits over a period of one year will be considered dormant.

Dream Planner - Investment Planner Account

This is a savings product designed to help customers set aside a fixed monthly installment to achieve a target amount at the end of an agreed period ranging from a minimum of 1 year to a maximum of 5 years

DP/01	Financial and Other Benefits <ul style="list-style-type: none"> Guaranteed interest rate throughout the target period
DP/02	Interest Rate and Charges <ul style="list-style-type: none"> Account closing fee: LKR 250. Government-imposed Withholding Tax (WHT) applicable, if relevant. Refer to the Fintrex Finance website for the latest rates.
DP/03	Procedure <ul style="list-style-type: none"> Completion of mandate. KYC (Know Your Customer) requirement. A copy of a valid National Identity Card (NIC). In the absence of the NIC, a Driving License or Passport that carries the NIC number is acceptable. Proof of address (if required). Duly signed Withholding Tax (WHT) declaration (if applicable).
DP/04	Terms and Conditions <ul style="list-style-type: none"> Available for Sri Lankan citizens over 18 years of age. No minimum balance requirement. However, the fixed monthly installment must be remitted continuously to reach the full target amount. The customer has the discretion to decide the target amount from the pre-determined investment payment schedule provided by Fintrex Finance, but not the monthly installment. Monthly interest disbursement will be subjected to the prevailing Withholding Tax (WHT) regulations. In the event of a premature withdrawal, the applicable rate will be determined by ALCO meeting minutes under the discretion of Company policy according to the CBSL regulation; CBSL Direction No. 01 of 2019, issued in April 26, 2019,

Note: Eligible deposit liabilities are insured under the Sri Lanka Deposit Insurance Scheme, implemented by the Monetary Board, for compensation up to a maximum of Rs. 1,100,000 per depositor.

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch Manager or the Relationship Manager
- Through Fintrex Finance PLC. Call Center (Tel:0117 200 100)
- E-mail us at: info@fintrexfinance.com
- Write to/call: **Manager Customer Service Excellence**, Fintrex Finance PLC., No.851, Dr. Danister De Silva Mawatha, Colombo 14. (Mobile No : 0763 695 701)

In the event a satisfactory solution is not provided by Fintrex Finance PLC, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

Mr. Ananda Kumaradasa

Financial Ombudsman

Office of the Financial Ombudsman

No. 1, Bethesda Place, Milagiriya, Colombo