

**ALL PRODUCTS RELATED TO BUSINESS UNIT**

**Loans**

Product Name	Financial & other benefits including any incentives & promotions	Fees/ Charges, Commission, interest etc.	Procedure to be followed to obtain Product/ Service	Key Terms & Conditions	Complaint Handling Procedure
Business Loan	Tenor is maximum 24 months	<p>Interest rate at the time will be available on inquiry.</p> <p>Documentation charges as per the internal circular - 2020/15 dated 15/09/2020</p>	<p>Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</p> <p>Client submit the Facility application along with all supporting documents.</p> <p>Lending Officer make the client visit (Residential/ Business) as part of the client evaluation.</p> <p>Preparing Credit Appraisal</p> <p>Facility Approval and Disbursement</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility.</p> <p>Types of borrowers</p> <ul style="list-style-type: none"> <li>- Personal borrowers</li> <li>- Sole Proprietorship</li> <li>- Partnership business</li> <li>- Limited liability company</li> </ul> <p>Client profile should be in line and meet the requirements as per the company lending guidelines.</p> <p>All facility requests are subjected to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p> <p>On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</p>	<p>A complaint Can be lodge by Customers to CBC Finance via the dedicated company hotline / through branch network / via dedicated official e-mail and website.</p>

<p>Mortgage loan</p>	<p>Short term and medium-term advances with a tenure of 01 to 72 Months.</p> <p>Project related lending – maximum 120 months</p>	<p>Interest rate at the time will be available on inquiry.</p> <p>Documentation chargers as per the internal circular – 2020/15 dated 15/09/2020</p> <p>Mortgage bond execution chargers as per the internal circular – 2020/15 dated 15/09/2020</p>	<p>Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</p> <p>Client submit the Facility application along with all supporting documents.</p> <p>Lending Officer make the client visit (Residential/ Business/Property in respect of property offered as collateral) as part of the client evaluation.</p> <p>Credit Appraisal.</p> <p>Facility Approval and Disbursement</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility or following entities registered with in the Sri Lanka.</p> <p>Types of borrowers</p> <ul style="list-style-type: none"> <li>- Personal borrowers</li> <li>- Sole Proprietorship</li> <li>- Partnership business</li> <li>- Limited liability company</li> </ul> <p>Client profile should be in line and meet the requirements as per the company lending guidelines.</p> <p>All facility requests are subjected to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p> <p>Property should be offered as a Collateral.</p> <p>On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</p>	<p>A complaint Can be lodge by Customers to CBC Finance via the dedicated company hotline / through branch network / via dedicated official e-mail and website.</p>
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<p>Pledge</p>	<p>Tenor; Maximum - 12 months Minimum - 1 months</p>	<p>Interest rate at the time will be available on inquiry.</p> <p>Documentation charges as per the internal circular - 2020/15 dated 15/09/2020</p>	<p>Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</p> <p>Client submit the Facility application along with all the supporting documents/importation documents.</p> <p>Lending Officer make a Vehicle inspection &amp; confirm the engine number/chassis number of the vehicle as per the import documents.</p> <p>Credit Appraisal.</p> <p>Facility Approval and Disbursement</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility or following entities registered with in the Sri Lanka.</p> <p>Types of borrowers</p> <ul style="list-style-type: none"> <li>- Personal borrowers</li> <li>- Sole Proprietorship</li> <li>- Partnership business</li> <li>- Limited liability company</li> </ul> <p>Client profile should be in line and meet the requirements as per the company lending guidelines.</p> <p>All facility requests are subjected to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p> <p>Types of vehicles restricted to Cars, Vans &amp; Jeeps</p> <p>Country of original restricted to; Japanese, Indian, Malaysian &amp; Korean &amp; continental vehicles</p> <p>On an event of Non- Repayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</p>	<p>A complaint Can be lodge by Customers to CBC Finance via the dedicated company hotline / through branch network / via dedicated official e-mail and website.</p>
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### Lease Products

Product Name	Financial & other benefits including any incentives & promotions	Fees/ Charges, Commission, interest etc.	Procedure to be followed to obtain Product/ Service	Key Terms & Conditions	Complaint Handling Procedure
Lease	<p>Maximum tenor; Unregistered &amp; brand new – 72 months</p> <p>Registered – 60 months</p> <p>Concession for documents charges/ RMV transfer charges / complimentary items during Leasing promotion period.</p>	<p>Interest rate at the time will be available on inquiry.</p> <p>Documentation chargers as per the internal circular – 2020/15 dated 15/09/2020</p>	<p>Customers who are willing to obtain financial facility may visit the Branch Network/ Contact the relevant company personnel as per the marketing material.</p> <p>Client submit the Facility application along with all the supporting documents.</p> <p>Lending Officer make a Vehicle inspection &amp; confirm the engine number/chassis number of the vehicle as per the CR, invoice &amp; valuation report.</p> <p>In case of machinery serial &amp; model numbers are as per the invoice &amp; valuation report.</p> <p>Credit Appraisal.</p> <p>Facility Approval and Disbursement</p>	<p>The applicant should be Sri Lankan within the legally acceptable age limit to obtain a finance facility or following entities registered with in the Sri Lanka.</p> <p>Types of borrowers</p> <ul style="list-style-type: none"> <li>- Personal borrowers</li> <li>- Sole Proprietorship</li> <li>- Partnership business</li> <li>- Limited liability company</li> </ul> <p>Client profile should be in line and meet the requirements as per the company lending guidelines.</p> <p>All facility requests are subjected to a credit evaluation and all facility approvals will be at the sole discretion of the company.</p>	<p>A complaint Can be lodge by Customers to CBC Finance via the dedicated company hotline / through branch network / via dedicated official e-mail and website.</p>

				<p>Types of vehicles restricted to Cars, Vans, Jeeps, Trucks, Buses, Dual &amp; special purposes vehicles &amp; machinery</p> <p>On an event of Non-Repayment as per the agreement, customer is liable to pay all the late payment fees/charges/ interest charged on behalf of the same to the company.</p>	
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