

Bimpuh Finance PLC

MICRO LOAN - KEY FACT DOCUMENT

Financial and other benefit	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/ service	Major terms and condition
<p>-Specially for the self-employments, small level businesswoman who do not engage with banking sector</p> <p>-Speedy service</p> <p>-Loan Amount up to 300 000</p> <p>-Minimum Documents</p> <p>-Attractive interest rates</p> <p>-No Collateral</p> <p>- Flexible repayment option</p> <p>-Free training and consultancy service</p> <p>-Credit plus scheme</p>	<p>Interest</p> <p>1st Loan – 18.75% PA</p> <p>2nd loan – 18.50% PA</p> <p>3rd and above – 18.25% PA</p> <p>Overdue charges</p> <p>3% P.A</p>	<p>-Center Formation</p> <p>-Member Registration</p> <p>-Formulation of group</p> <p>-Handing over the duly signed application</p> <p>-Submission of required documents</p> <ul style="list-style-type: none"> • NIC • Address proof • Ownership proof • Business proof • Income proof <p>-Credit officer visit to residence and business place</p> <p>-Verification & Approval</p> <p>- Signing of Legal document</p> <p>-Loan Disbursement</p>	<p>-Applicant should be a female</p> <p>-Loan range from 50,000 to 300,000</p> <p>-Repayment period range from 01-02 years</p> <p>- weekly/ fortnightly/ monthly Repayment options</p> <p>-Age between 20- 55 years.</p> <p>-Group loan system. Minimum 3 members and maximum 5 members per group</p> <p>-Cross guarantee</p> <p>-The loan will be available at the sole discretion of the BF</p> <p>-Exceptions could be considered on special cases</p> <p>-No Loan will be provided for Bimpuh Exclusion List (Available in website)</p> <p>- Legal procedure will be taken in accordance with the provision in the Sri Lankan legal system</p>

BF – Bimpuh Finance

PA – Per Annum

PM – Per Month

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch Manager
- Through our Call Centre – **0117-11 88 88**
- Write to: The complaint officer, Bimpu Finance PLC, No. 362, Colombo Road, Pepiliyana, Boralessgamuwa.

In the event a satisfactory solution is not provided by the bank, customer can refer his/her complaint to the office of the Financial Ombudsman of Sri Lanka.

The Financial Ombudsman, Financial Ombudsman Office of the Financial Ombudsman Sri Lanka, 143A, Vajira Road, Colombo 05.

Contact number: +94 11 259 5624 Fax: +94 11 259 5625 Email: fosril@slt.net.lk Website:

www.financialombudsman.lk