

**Key Fact Document**  
**Business Loans**  
**Trade Finance & Investments PLC**

Product	Key Features & Benefits	Interest Rates & Other charges	Procedure to be followed	Main terms & conditions	Complaint handling procedure
<p>Business Loans This facility provides financial assistance to SME level customers to meet their working capital requirements.</p>	<p>A) Only two rentals a month (by-weekly payments)</p> <p>B) Ability to choose payment method  - Officer collection  - Office payments</p> <p>C) Minimum documentation</p>	<p>Interest rates applicable are displayed at each and every branch Island-wide.</p> <p>Based on the market conditions, our interest are revised from time to time.</p>	<p>All potential customers are invited to visit either Head Office / City Office or the nearest Branch and discuss about their requirements.</p> <p><b><u>Documents Needed (Borrower)</u></b></p> <p>A) NIC, DL , Utility bills (water, electricity)  B) Title deeds, rent/lease agreements  C) Billing proof - GS certificate for last 4 months, last 3 months electricity, water or telephone bills  D) Business registration certificate / approvals from local/relevant authorities  E) Bank statements (savings or current account), stock purchase bills, Tax payment receipts etc.  F) Estimate for applied loan amount.  G) Specific bank account book for loan disbursement.</p> <p><b><u>Documents Needed (Joint Borrower)</u></b></p> <p>A) NIC copy  B) Business registration and bank statements if the joint borrower is a businessman.  C) Last 3 months salary slips  D) Salary Confirmation Letter  E) Bank statements or any other income proof documents  F) Document to prove relationship with borrower</p> <p><b><u>Documents Needed (Guarantor)</u></b></p> <p>A) NIC copy  B) Business registration and bank statements if the guarantors is a businessman.  C) Last 3 months salary slips  D) Salary Confirmation Letter  E) Bank statements or any other income proof documents  F) Address confirming documents (bill within 6 months)</p>	<p>A) Applications are accepted only with a joint party. Further, two guarantors are required to proceed</p> <p>B) <b><u>Tenure</u></b>  Depending on the loan amount, tenor period will be varied from 6 months to 48 months</p> <p>C) <b><u>Eligibility</u></b>  -The business should be acceptable and legitimate.   -Sri Lankan citizen 18 to 60 years of age.</p>	<p>Customers can lodge complaints with regard to our products or services by either;</p> <p>A) Contacting the relevant branch manager</p> <p>B) Contacting our Hotline 0112 024 141</p> <p>Once the complaint is received we will acknowledge receipt and keep customer informed of the action promptly taken.</p>