

**Key Fact Document (KFD)**  
**Revolving Business Loan**  
**Trade Finance & Investments PLC**

<b>Product</b>	<b>Key Features &amp; Benefits</b>	<b>Interest Rates &amp; Other charges</b>	<b>Procedure to be followed</b>	<b>Main terms &amp; conditions</b>	<b>Complaint handling procedure</b>
Revolving Business Loan	<p>A) Granting loan within two days (from the date that documents submitted)</p> <p>B) Providing quick working capital to the Small and Medium Scale Businesses.</p> <p>C) Rentals are collected daily.</p> <p>D) Minimum Documentation</p> <p>E) <u>Loan Period</u> 20 - 120 Days</p> <p>F) Interest Rates (Nominal) are differed based on the loan period.</p>	<p>Interest rates applicable are displayed at each and every branch Island-wide. Based on the market conditions, our interest is 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 their financial requirements.</p> <p>Approval process will be started speedily after evaluation of documents provided.</p> <p><b><u>Documents Needed</u></b></p> <ul style="list-style-type: none"> <li>- Duly Completed Application</li> <li>- NIC copy</li> <li>- Business Registration</li> <li>- Bank statements for 6 months</li> <li>- Billing proof</li> </ul>	<p><b><u>Eligibility</u></b></p> <p>A) Sri Lankan citizen 18 to 60 years of age.</p> <p>B) Entrepreneurs engaged in businesses in urban areas</p> <p>C) Business premises should be owned or rented (If rented, lease agreement need to be submitted)</p> <p>D) Good CRIB status</p> <p>E) Should be a permanent resident in the relevant area.</p> <p>F) Should have been in business for a period of 01 year or above</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>