KEY FACTS DOCUMENT – AFPLC

ALL PRODUCTS RELATED TO GOLD LOAN

"SWARNA DIRIYA"

Meet your urgent cash requirements by keeping your precious gold jewelry in the safe hands of Abans finance. Enjoy a higher value at a lower interest rate with a range of other benefits with Abans finance Swarna Diriya.

Products	Documents Required	Terms & Conditions	Eligibility
Gold loan • 1 Month • 3 Month • 6 Month • 12 month	• A copy of valid National Identity Card (NIC) and on the absence of the NIC, Driving License/ Passport should be provided (which carries the NIC number)	• Loan tenor 30 days to 365 days • Rates are quoted annually but calculated daily, offering the flexibility of daily payments or payment within the specified term. • Gold articles are accepted as collateral after the weight, karatage, and loan amount are determined	• Applicants should be citizens and a resident of Sri Lanka over 18 years of age. • Facility is available for 1/3/6 & 12 Months. • Quantum of advance based on the value of gold articles pledged

COMPLAINT HANDLING PROCEDURE

Our staff members are well groomed to provide an efficient, friendly, and prompt service to our customers. Abans Finance PLC respects its customers' right to receive efficient service at all times. However, if you are dissatisfied with the service provided by us, you should in the first instance consider speaking to directly with the staff member you have been dealing with. If you are uncomfortable with this or consider the relevant staff member is unable to address your concerns you can lodge a complainant with us in one of the following ways,

Mode	**Number / Address**
Telephone	0112 208 888
Fax	0112 375 517
Email	compliants@abansfinance.lk
By post or in person	No.456, R A.De Mel Mawatha, Colombo 03

Your Complaints should address to Complaint Handling Officer.

Complaints submitted to the above officers will be acknowledged. Response with actions to be taken will be communicated to respective customers within 21 calender days. If a complaint cannot be resolved within 21 calendar days, the complainant will be notified before the expiry of the 21-day period, stating the reason for the delay, the expected resolution timeframe (up to a maximum of three months), and the actions taken to date.

If such resolution is not up to your expectation or if the issue raised by you is not settled within 4 weeks, the services of an independent Financial Ombudsman are available for you to take your complaint to, for further details please ask an officer in the office you deal with or contact the office of the Ombudsman direct. Contact details are as follows.

The Financial Ombudsman, Sri Lanka
No. No.01, Bethesda Place, Milagiriya,
Colombo 05.
Tel: 011-2595624
Fax: 011-2595625
Email: forsril@sltnet.lk

Website: www.financialombudsman.lk