

# KEY FACT DOCUMENT

## LEASING

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
SDB Leasing offers a flexible financing solution that enables customers to acquire various types of assets, such as vehicles equipment, and machinery, through leasing. The leasing product is designed to cater to individuals and businesses, providing the option to pay in installments while the bank retains ownership of the asset until the lease is fully paid. The nature of the product ensures ease of access to assets with competitive interest rates and flexible terms, making it ideal for both personal and business use.	<ul style="list-style-type: none"> <li>Approval within 24 hours.</li> <li>Leasing facilities are offered for all asset categories subject to the relevant terms and conditions.</li> <li>Convenient Door to door service.</li> <li>Attractive discounts on premature settlements.</li> <li>Customized Leasing Packages designed to suit your unique commercial needs—featuring flexible repayment options and highly competitive rates.</li> </ul>	<p><b>Interest Rate / Penalties / Charges &amp; Fees:</b></p> <p>For more information, you can contact our Call Centre at 011 5 411 411 or visit our bank's website at <a href="https://www.sdb.lk">https://www.sdb.lk</a></p> <p><b>Commission:</b></p> <p>Commission will be offered to introducers on lease proceeds across all asset classes. For more information on commission payments, please visit the nearest SDB branch.</p>	<p>For more information, please visit or reach out to your nearest SDB branch.</p> <p><b>Eligibility:</b></p> <ul style="list-style-type: none"> <li>- The applicant must be a Sri Lankan citizen.</li> <li>- Age Limit 20 to 65 years</li> <li>- Must be an employed or self-employed individual</li> </ul>	Vehicle valuation must be conducted by a valuer from the bank's approved panel and will remain valid for a period of one month only.

**Complaint Handling Procedure:**

Customers can provide their feedback and submit any complaints through the following options.

- You can contact SDB Bank's call center at 011 5 411 411, the Head Office Customer Complaint Handling Unit at 011 2 832 571 or via email at [customercare@sdb.lk](mailto:customercare@sdb.lk) or reach the Central Complaints Handling Officer at [headfcp@SDB.lk](mailto:headfcp@SDB.lk) . For more information on the customer complaint handling process, please visit our bank’s website at <https://www.sdb.lk>
- **Please Post your complaints to:**  
In-charge, Customer Complaint Handling Unit, SDB Bank Head Office, No. 12, Edmonton Road, Kirulapone, Colombo 06.
- For any concerns or inquiries about our products or services, you can contact any of our branches (nearest to you) or reach out to our Call Center. To find the nearest branch, please call the Call Center at 011 5 411 411 or visit our bank’s website at <https://www.sdb.lk>



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