

KEY FACT DOCUMENT

MICRO ENTERPRISE LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Financing facilities designed to support micro entrepreneurs by meeting their capital expenditure needs and providing working capital for day-to-day operations.	<ul style="list-style-type: none"> <li>Maximum loan amount Rs. 500,000/= and 3-years maximum loan tenure (Decide loan amount and repayment period based on proposal project Cycle).</li> <li>Own and Refinance Funds.</li> <li>Competitive Interest Rates.</li> <li>Funding Project evolution and Further Development.</li> <li>Strengthen the VCF.</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>	Visit or contact your nearest SDB branch.	<ul style="list-style-type: none"> <li>A compulsory U-Pay facility and debit card will be provided for each loan account holder under SME – MICRO.</li> <li>UPOS will be introduced to businesses/customers wherever possible.</li> <li>Conditions on securities and other special terms will apply based on the nature of the facility or project.</li> </ul>

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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