

KEY FACT DOCUMENT

PERSONAL LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
<p>This loan is designed for salaried employees and professionals in the government, semi-government, and private sectors. It can be utilized for personal or consumption purposes, subject to the bank's approval.</p>	<ul style="list-style-type: none"> <li>• Quick approval process within 3 days.</li> <li>• Low interest rates.</li> <li>• Easy access through our Island wide branch network.</li> <li>• Must be a Sri Lankan citizen aged 18 years or above.</li> <li>• The borrower must be a resident of Sri Lanka.</li> <li>• Must not have defaulted on any credit facilities with SDB or any other financial institutions.</li> <li>• Professionals with verifiable income, permanent employees of the government, statutory bodies, and the private sector.</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>Visit or contact your nearest SDB branch.</p> <p><b>Eligibility:</b></p> <p>For current government sector customers, the minimum fixed salary requirement has been reduced to Rs. 40,000/=.</p> <p>New government sector customers must have a minimum fixed salary of Rs. 75,000/=.</p> <p>Both new and existing private sector customers are required to have a minimum fixed salary of Rs. 75,000/=.</p>	<p>The minimum salary should be above Rs. 75,000/= (This does not apply to existing government sector customers using Top-up Facilities).</p> <p>Two personal guarantors are required.</p> <p>For loans with a floating interest rate, the full salary remittance or installment payments for loans with a fixed rate must be directly remitted to SDB through the employer, and an undertaking letter must be provided.</p> <p>The maximum loan age is determined by the retirement date confirmed by the employer, and the loan must be fully paid off at least 2 years before the retirement date.</p>

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### 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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