

KEY FACT DOCUMENT

SME WORKING CAPITAL AND CAPITAL EXPENDITURE LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Financing facilities to meet the capital expenditure and working capital requirements of small and medium-scale entrepreneurs engaged in key GDP sectors such as agriculture, services, industries, and manufacturing.	<ul style="list-style-type: none"> <li>Own and Refinance Funds</li> <li>Competitive Interest Rates</li> <li>Funding for project evaluation and further development.</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>It is mandatory to provide a U-Pay and debit card to each loan account holder under SME and revolving products.</li> <li>UPOS should be introduced to businesses and customers wherever feasible.</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>