

KEY FACT DOCUMENT

SDB ALL PURPOSE PROPERTY LOAN

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
SDB All Purpose Property Loan is designed to meet a broad spectrum of customer needs by offering financing for variety of acceptable personal and property-related purposes, backed by registered mortgage security over residential or commercial property.	• Green Channel Fast Track approval process. • File processing and disbursement within 10 working days upon full completion of the requested documents. • Maximum loan repayment period up to 5 Years. • Low interest rates. • Green channel service charges Rs. 30,000/= • Easy access through our Island wide branch network. • Must be a Sri Lankan citizen aged 18 years or above. • The borrower must reside in Sri Lanka. • Must not have defaulted on any credit facilities with SDB or any other financial institutions. • Eligible applicants include professionals in personal services, Salaried employees in government/semi government or private sector institutions, contract-based or project-based employees, Entrepreneurs, pensioners, foreign employees, freelancers who can verify regular income, entrepreneurs/	InterestRate/Penalties/Charges & Fees: For more information, you can contact our Call Centre at 011 5 411 411 or visit our bank's website at; https://www.sdb.lk/en/rates or https://www.sdb.lk/en/fees-and-charges.	Visit or contact your nearest SDB branch.	• The maximum loan amount is based on the borrower's repayment capacity and the forced sale value (FSV) of the property, as assessed by the bank. • A primary mortgage will be done on the property for which the loan is granted, or on a property owned by the applicant. • Fire insurance and title insurance (if applicable) must be assigned to SDB Bank as the beneficiary. • The borrower's age, the duration of their career, and the source of their income are considered when determining the loan tenure. • For foreign employees or loans based on foreign income, the maximum tenure will be 5 years, provided a close family member is included as a co-borrower.

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	business owners, Regular income earners from Green Energy projects, Retirees with investment portfolios, Rent income earners & other fixed/regular income earners. • Minimum Loan amount Rs. 1 Mn • A maximum of 75% of the property's market value will be taken into consideration. • For house construction purposes, the BOQ (Bill of Quantities) estimation will be considered. • The property owned by the applicant will be mortgaged as collateral for the loan. (Conditions apply; for details, visit the nearest SDB Bank branch) • Non-compulsory of the DTA insurance cover.			
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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 or reach the Central Complaints Handling Officer at 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>.