

KEY FACT DOCUMENT

GOLD LOAN FACILITY

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
SDB provides customers with fast, secure, and confidential financial assistance through our personalized Gold Loan facility, allowing customers to pawn gold or gold jewellery for immediate cash on credit.	<ul style="list-style-type: none"> <li>Maximum loan amount for a Sovereign (8g) 18K/24K of gold.</li> <li>Competitively low interest rates and high advances offered in the market.</li> <li>Accuracy of gold weight and value is ensured using the latest equipment.</li> <li>Benchmark services that ensure speed, privacy, and the highest level of confidentiality.</li> <li>Guaranteed protection of pawned jewellery.</li> <li>Option to make part payments of the principal and renew the outstanding balance.</li> <li>Interest can be paid on any SDB branches island wide.</li> <li>Re-payment period is 1 Month, 3 Months and 6 Months</li> <li>Unlimited renewal options.</li> <li>Minimal documentation.</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/en/rates">https://www.sdb.lk/en/rates</a>.</p>	<p>Simply walk into your nearest SDB Bank branch during business hours, from 9 a.m. to 3 p.m., with your NIC or a valid DL/PP that includes your NIC number, and experience the friendly service provided by our officers to meet your personal gold loan needs.</p> <p><b>Target:</b></p> <ul style="list-style-type: none"> <li>Sri Lankan citizens in need of short-term financial assistance.</li> </ul> <p><b>Eligibility:</b></p> <ul style="list-style-type: none"> <li>Any Sri Lankan citizen over the age of 18 years.</li> <li>Copy of the national identity card / passport / driver's license for identification.</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan citizens over 18 years of age.</li> <li>Hold a NIC, valid Driving License, Passport.</li> <li>Period of Advance – 1 Month, 3 Months and 6 Months.</li> </ul>



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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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