

KEY FACT DOCUMENT

SEASONAL LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
Financial assistance to meet short-term economic needs, including those of the agriculture and non-agriculture sectors with specific seasonal characteristics.	<ul style="list-style-type: none"> • Own and Refinance Funds • Competitive Interest Rates • Funding for project assessment and further development. 	<p>Interest Rate / Penalties / Charges & Fees</p> <p>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.</p>	Visit or contact your nearest SDB branch.	<ul style="list-style-type: none"> • It is mandatory to provide a U-Pay and debit card to each account holder. • UPOS should be introduced to businesses/customers wherever it is feasible. • Loans for cultivation purposes: <ul style="list-style-type: none"> - The borrower must be a farmer - Loans may preferably be granted to individuals engaged in farming. <ul style="list-style-type: none"> a. With land ownership b. With lease ownership c. A tenant farmer d. A farmer who does not own land but possesses a valid government license. • Conditions pertaining to securities and other special terms will be determined based on the unique requirements and characteristics of the facility or project.

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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>



#whereyouarevalued