

KEY FACT DOCUMENT

UPAHARA LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
<p>A loan designed for government pensioners and CEB pensioners, secured against their pension salary.</p>	<ul style="list-style-type: none"> • Repayment period up to 10 years, with a maximum age limit of 75 years. • Loans can be obtained for personal and consumer purposes. • Loan protection cover is offered to all applicants at the lowest insurance premium. • No guarantors required. • Quick approval process • Low interest rates. • Easy access through our Island wide branch network. • Must be a Sri Lankan citizen aged 18 years or above. • The borrower must be a resident of Sri Lanka. 	<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>	<p>Visit or contact your nearest SDB branch.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> - The applicant must be a Sri Lankan citizen. - The applicant's age must be under 75 years at the time of loan maturity - Pension remittance to SDB Bank is required. - The minimum pension salary must be greater than Rs. 20,000/=. <p>Target Segment:</p> <p>Specifically designed for retired government servants and pensioners of the Ceylon Electricity Board (CEB).</p>	<p>The pension salary must be remitted to SDB Bank.</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 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