

KEY FACT DOCUMENT

UTHTHAMACHAARA LOANS

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
<p>Sri Lanka's Armed Forces offer the Uththamachara loan facility to assist combat veterans with disabilities, as well as the families of deceased or missing military personnel, in supporting income-generating ventures and activities.</p>	<ul style="list-style-type: none"> ▪ The repayment period is up to 10 years, (Based on the soldier's 55th birthday for military personnel in the KIA/MIA category) ▪ Military personnel representing the KIA/MIA and DIA categories. ▪ Loans can be applied for personal and consumer purposes. ▪ Loan protection cover is provided for all applicants at the lowest insurance premium. ▪ No guarantors required. ▪ The salary transfer process can be carried out through the bank. • 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"> ▪ Must be a Sri Lankan citizen aged 18 years or above. ▪ Military personnel representing the KIA/MIA and DIA categories. ▪ The dependents of military personnel in the KIA/MIA category, such as the widower or the father or mother of an unmarried member, are eligible to apply. <p>Target Segment:</p> <p>Available to combat veterans with disabilities, as well as the families of deceased or missing members of Sri Lanka's Armed Forces.</p>	<p>The monthly salary should be remitted to the SDB through the relevant R&R division, and a letter of undertaking must be obtained.</p> <p>The maximum repayment period will be limited to the soldier's age of 55 years or the age of 75 years for the dependents applying for the loan.</p> <p>The Lifetime Allowance will be considered only for the DIA category and must be activated in order to grant the loan.</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>



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