



Key Facts Document

Product /Service	-Leasing/HP -Nation OD
Interest Rate	Depend on the Present market rates.
Penalties , other charges & fees and commissions	-Documentation and other charges 1% from the disbursement amount (minimum 2500/-). -Penalties – 5% per mensum
Procedure to be followed	-Facility file done by the relevant branch and send to the Head Office approval. -Disbursement of the Lease/Loan. -Collection and follow-ups.
Main term & Conditions	-Absolute / Mortgage ownership over the asset.
Applicable legal provisions related to the product/service	-Finance Leasing Act , No.56 of 2000 -Consumer Credit Act, No.29 of 1982
Complaint handling procedure	<u>1st Step</u> – Through relevant Branch Managers and Regional Managers. <u>2nd Step</u> – Through AGM Credit Administration/Head of Receivables/GM Core Finance. <u>3rd Step</u> – Through CFO/CEO/Director Board.