

CLC – KEY FACT DOCUMENT – LEASING

KEY FACT DOCUMENT- CLC AUTO VEHICLE LEASE /TERM LOANS

Product or Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest	Procedure to be followed to obtain Product/Service	Major Terms and conditions
CLC Auto Leasing	<ul style="list-style-type: none"> Lease facilities for Brand New / Reconditioned or Registered vehicles. Speedy delivery. No previous account relationship with the company is required to obtain a Lease facility Personalized service though well trained and experienced staff. Fixed and floating interest rates to suit your requirement 	<ul style="list-style-type: none"> Please refer CLC website for latest interest rates. https://www.clc.lk/index Term loans are subject to a stamp duty 0.1% of the loan value. <p><u>Documentation charges</u></p> <ul style="list-style-type: none"> Capital leases –LKR 5500/- Term loans – LKR 9000/- CRIB fee – LKR 1100/- Handling fee – LKR 1000/- 	<ul style="list-style-type: none"> Lease application form. Asset declaration form Original / Copy of the CR along with the transfer documents in case of a registered vehicle Pro-Forma invoice. Valuation Report from a panel valuer. (List of panel valuers to be obtained from the branch) <p><u>Individual Clients</u></p> <ul style="list-style-type: none"> A copy of the National Identity card (NIC) Driving License / Passport which carries the NIC number. Salary slips for the past 3 months Proof of permanent address. (Billing proof not older than 03 months) 	<ul style="list-style-type: none"> Facilities can be granted to individual SME and corporate clients. Individual’s applicants should be resident Sri Lankan Citizens. Above 18 years of age and upper age limit will be at the discretion of the approving authority Minimum facility amount of 50,000/- and lease term up to 6 years for Indian vehicles & 7 years for Japanese vehicles. (Unregistered & brand new) Minimum facility tenure of 12 months and a maximum tenure ranging from 5-6 years for registered vehicles. Absolute ownership of the vehicle to be vested with CLC. The facilities will be made available at the sole discretion of the company and will be subject to completion of all required

			<ul style="list-style-type: none">• Letter from the employer confirming employment and salary details (If employed)• Bank statements for the last 06 months.• Any other document to prove income and repayment capacity• Any other document requested by the company <p><u>Corporate Clients</u></p> <ul style="list-style-type: none">• Audited financials for the past 3 years.• Business Registration and Certificate of Incorporation.• Form 48, 18r 20 for limited liability companies.• Board resolution as applicable• Bank statement for the last 6 months.• Board of directors NICs• Any other details/documents required for credit evaluation.	documents and the company credit criteria.
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KEY FACT DOCUMENT- CLC TRACTOR LEASE


Product or Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest	Procedure to be followed to obtain Product/Service	Major Terms and conditions
CLC Tractor Leasing	<ul style="list-style-type: none"> • Leasing of Brand New / Reconditioned or Registered tractors. • Speedy delivery. • Previous account relationship with the company is not required to obtain a Lease facility 	<ul style="list-style-type: none"> • Please refer CLC website for latest interest rates. <p><u>Document charges</u></p> <ul style="list-style-type: none"> • Documentation Charges – LKR 5500/- • CRIB fee – LKR 1100/- 	<ul style="list-style-type: none"> • Lease application • Asset declaration form • Anti-money Laundering (AML) declaration • Original of the CR with the relevant transfer documents in case of a registered vehicle • Pro-Forma invoice. 	<ul style="list-style-type: none"> • Facilities are granted to individual, SME and corporate clients. (Farmers / Agricultural industrial representatives)

	<ul style="list-style-type: none"> • Personalized service through the well trained and experienced staff • Seasonal rentals to provide flexible repayment tenors 	<ul style="list-style-type: none"> • Handling fee – LKR 1000/- 	<ul style="list-style-type: none"> • Valuation Report from a panel valuer. (List of panel valuers to be obtained from the branch) <p><u>Individual Clients</u></p> <ul style="list-style-type: none"> • A copy of the National Identity card (NIC) Driving License / Passport which carries the NIC number. • Salary slips for the past 3 months • Proof of permanent address. (Billing proof not older than 6 months) • Bank statements for the last 6 months. • Any other document to prove the income and repayment capacity • Any other document enquired for the credit evaluation as requested by the company 	<ul style="list-style-type: none"> • Individual applicants should be resident Sri Lankan Citizens. • Applicants should be above 18 years of age and upper age limit will be at the discretion of the company for individual customers. • Minimum facility amount is LKR 50,000/-. • Minimum facility tenure of 12 months while the maximum tenure will be for 5 years. • Facility Exposure of (Brand new tractors – 70% & Registered tractors – 50% of the market value)
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CLC – KEY FACT DOCUMENT – LOANS

KEY FACT DOCUMENT- CLC PROPERTY MORTGAGE LOANS

Product or Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Property mortgage Loans	<ul style="list-style-type: none"> • Loans against mortgage of property for purposes such as. <ul style="list-style-type: none"> - purchasing of Land - Construction - Extension of house/business premises. -House and business premises Improvement Loans - Working capital requirements • Option to choose between fixed or floating 	<ul style="list-style-type: none"> • Please refer CLC website for latest interest rates. • Documentation charges – LKR 7900/- • CRIB – LKR 1100/- • Handling fee-LKR 1000/- 	<p><u>Individual Clients</u></p> <ul style="list-style-type: none"> • Loan application form. • Asset declaration form • Anti-Money laundering (AML) declaration • A copy of the National Identity card (NIC) Driving License / Passport which carries the NIC number. • Salary slips for the past 3 months • Proof of permanent address. • Letter from the employer confirming employment and salary details (If employed) • Bank statements for the last 6 months. <p><u>Corporate Clients</u></p>	<ul style="list-style-type: none"> • All the Sri Lankan citizens above 18 years of age are eligible to apply • Non-Resident Sri Lankans working abroad with a valid work permit • Maximum repayment period up to 07 years' subject to the upper age limit criteria of the company • Property to be mortgaged to CLC • Power of attorney over the property to be provided

	<p>interest rates.  Speedy service at your door step.</p>		<ul style="list-style-type: none"> • Audited financials for the last 2 years • Business Registration and Certificate of Incorporation as applicable. • Bank statement for the last 6 months. • Audited / Constructed account for past 3 years. • Management account details • Board of directors or partner's ID copies. (duly certified after perusing the originals) • Financial details which are required for credit evaluation. <p><u>Legal Documents</u></p> <ul style="list-style-type: none"> • Original Extracts of the property for the past 30 years • Approved Survey Plans • All deeds pertaining to the property • Valuation report of the property. (By a panel valuer of the company) • Local authority certificates. (Street line / Non vesting /ownership) • Assessment notices. • Tax receipts for the last quarter • And any other document relating to the property <p><u>Technical Documents</u></p>	<ul style="list-style-type: none"> • Loan exposure to be 60% of valuation. • Granting of loan will be subject to clear title to the property, repayment capacity, creditworthiness and prevailing credit criteria of the company and completion of all documentation
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			<ul style="list-style-type: none"> • Approved Building Plan in case of construction / extension or existing building in the said land. • Bill of Quantities (BOQ) –In case of Construction/extension/improvement. • Letter from the seller agreeing to sell the property in case of purchase of land. • Certificate of conformity. (COC) 	
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KEY FACT DOCUMENT- CLC FAST CASH (DAWASIN CASH)

Product or Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest	Procedure to be followed to obtain Product/Service	Major Terms and conditions
Dawasin cash	<ul style="list-style-type: none"> • Lease /Loan of Brand New / Reconditioned or 	<ul style="list-style-type: none"> • Please refer CLC website for latest interest rates. 	<ul style="list-style-type: none"> • Lease application form. 	<ul style="list-style-type: none"> • Facilities can be obtained by

	<p>Registered vehicles within 24 hours (one working day)</p> <ul style="list-style-type: none"> • Speedy processing and delivery within 24 hours. • previous relationship with the company is not required to apply • Personalized service though well trained and experienced staff. 	<ul style="list-style-type: none"> • Additional mark-up of 0.5% over the normal leasing/Loan rate as applicable • Additional handling fee of LKR 3000/- over the normal documentation charges. 	<ul style="list-style-type: none"> • Asset declaration form • Anti-money laundering (AML) declaration • Original / Copy of the CR along with transfer documents • Pro-Forma invoice. • Valuation Report from a company appointed panel valuer. (List of panel valuers to be obtained from the branch) <p><u>Individual Clients</u></p> <ul style="list-style-type: none"> • A copy of the National Identity card (NIC) Driving License / Passport which carries the NIC number. • Salary slips for the past 3 months • Proof of permanent address. • Letter from the employer confirming 	<p>individual SME and corporate clients</p> <ul style="list-style-type: none"> • Absolute ownership of vehicle to be vested with CLC. • Individual's applicants should be resident Sri Lankans Citizens. • Above 18 years of age and upper age limit at the discretion of the company • Minimum facility value of LKR. 100,000/- and lease duration up to 6 years for Indian vehicles & 7 years for Japan vehicles. • Minimum facility tenure of 12 months and a maximum tenure of years. • Granting of facility will be at the sole discretion of the company subject to the company credit criteria, clear ownership of asset
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			<p>employment and salary (If employed)</p> <ul style="list-style-type: none">• Bank statements for the last 6 months. <p><u>Corporate Clients</u></p> <ul style="list-style-type: none">• Audited account details for past 3 years.• Business Registration and Certificate of Incorporation, board resolution as applicable• Bank statement for 6 months.• Board of directors or partner's ID copies after perusing the originals <p>Other credit details which are required for credit evaluation.</p>	<p>and completion of all documentation.</p>
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CLC – KEY FACT DOCUMENT – FLEXI CASH

KEY FACT DOCUMENT- CLC Flexi Cash

Product or Service	Financial and other benefits including any incentives & promotions	Fees /charges, commission, interest	Procedure to be followed to obtain Product/Service	Major Terms and conditions
CLC Flexi cash	<ul style="list-style-type: none"> • Revolving facility which allows multiple disbursements within the approved limit similar to a bank overdraft. • Provides you flexible settlement options based on your cash inflows. • Interest calculated on the daily balance and payable monthly. • No additional charges applicable at settlement. 	<ul style="list-style-type: none"> • Please refer CLC website for latest interest rates. • Documentation charges – LKR 7900/- • CRIB clearance – LKR 1100/- • Bi-annual review fee of LKR.1500/- 	<ul style="list-style-type: none"> • Lease application form. • Asset declaration form • Original / Copy of the CR • All property documents if a land /building is offered as security (Refer mortgage loans for details) • Pro-Forma invoice. • Valuation Report from the company appointed panel valuer. (List of panel valuers to be 	<ul style="list-style-type: none"> • Facilities available for individual SME and corporate customers • Individual’s applicants should be resident Sri Lankan Citizens. • Above 18 years of age and upper age limit to be decided at the discretion of the management • Minimum facility value of LKR.50,000/- and lease tenure up to 6 years for Indian vehicles & 7 years for Japan vehicles. (Unregistered & brand new) • Minimum facility tenure of 12 months maximum tenure up to 3 years

			<p>obtained from the branch)</p> <p><u>Individual Clients</u></p> <ul style="list-style-type: none"> • A copy of the National Identity card (NIC) Driving License / Passport which carries the NIC number. • Tangible security is required. (Vehicle or property) • Salary slips for the past 3 months • Proof of permanent address (Billing proof/GS certificate) • Letter from the employer confirming employment and salary (If employed) • Bank statements for the last 6 months. <p><u>Corporate Clients</u></p>	<ul style="list-style-type: none"> • Absolute ownership to be obtained if the security offered is vehicle and mortgage to be obtained if Land/building • Property offered as security will be subject to the same process as mortgage loans • Granting of facility will be at the sole discretion of the company subject to the company credit criteria, clear ownership of asset and completion of all documentation.
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			<ul style="list-style-type: none">• Audited account details for the past 3 years.• Business Registration and Certificate of Incorporation as applicable• Bank statement for the last 6 months.• Board of directors or partner's ID copies (Original to be perused)• Any Other document which is required for credit evaluation.	
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