

HNB FINANCE PLC

Business Loans

Key Fact Document – Supply Chain Financing

The product/ service	Financial and other benefit including any incentives & promotions	Fees/ charges commissions, interest	Procedure to be followed to obtain product/ service	Major terms and condition
Supply Chain Finance	For short term working capital requirements. Competitive rates. For business purpose only. Faster service. Up to 120 days credit period. Require guarantors/moveable or immovable property as security (Please contact the nearest branch - There can be exception based on customer profile).	Annual interest rate – 15% (Please contact the nearest branch - There can be exception based on customer profile) Late payment fee – 7% per annum Registration & documentation fee – LKR 20,000.00	Duly completed and signed application form. Copy of company registration business registration or business license. Last 3 years financial reports. Last 12 months bank statements. Any other document to prove the income. *the list of documents may vary based on the nature of the business.	Maximum credit period granted is 120 days. Invoice/GRN or invoice/forward sales agreement to be produced.

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch manager
- Through our call centre 011-2024848
- Write to: The Manager, Call Center, HNB Finance PLC, No 168, Nawala Road, Nugegoda.

In the event a satisfactory solution is not provided by the company, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

The Financial Ombudsman, Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road Colombo 05

Contact number: +94 11 259 5624 **TeleFax:** +94 11 259 5625 **Email:** fosril@sltnet.lk **Website:** www.financialombudsman.lk