

Key Fact Document

Key information on all products related to loans and leases (lending)							
	Product	Key Features, Benefits and nature of the product	Interest rates, penalties and other charges/fees	Procedure to be followed to obtain in the product	Terms and Conditions	Applicable legal provisions related to the product	Complaint handling procedure
Facilities against vehicles	Leasing	<ul style="list-style-type: none"> Lease facilities for brand new /reconditioned /registered vehicles. No hassle on documentation Requires no previous account relationship with the company. Personalized service through well trained staff. Competitive interest rates Processed within a minimum time period Easy repayment scheme to suit your budget Lease are granted up to a maximum tenor of 7 years. Absolute owner of the leased asset will be UBF while the lessee will be the registered owner. In addition, providing guarantors acceptable to UBF is requirement irrespective of the security offered. 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Applicable Interest rate is subject to change from time to time based on market trends Leasing facilities are subject to a 1% stamp duty from the net receivable Documentation charges will be applicable as follows. <p>Leasing & Loans Up to Rs.150,000/- Three Wheeler / Motor Bike Rs.5,000/- Up to Rs.150,000/- and Above Three Wheeler / Motor Bike Rs.6,500/-</p> <p>All Other Vehicles Up to Rs.150,000/- : Rs.5,000/- Rs.150,001/- to Rs.1,000,000/- : Rs.8,900/- Rs.1,000,001/- to Rs.3,000,000/- : Rs.11,000/- Rs.3,000,001/- to Rs.5,000,000/- : Rs.13,600/- Rs.5,000,001/- to Rs.7,500,000/- : Rs.19,400/- Rs.7,500,001/- to Rs.10,000,000/- : Rs.22,000/- Rs.10,000,001/- and Above Rs.29,500/-</p> <p>Processing Fees for RMV Transfers Three Wheeler / Motor Bike : Rs.2,500/- All Other Vehicles : Rs.3,000/- Insurance charges : Rs.2,000/-</p>	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele who can be a salaried employee or self-employed Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not Security for Easy Lease/Easy Draft/ Special Loan facilities will be a mortgage/ absolute ownership over the asset 	<ul style="list-style-type: none"> Finance Leasing Act No.56 of 2000 Consumer Credit Act No.29 of 1982 Mortgage Act No. 06 of 1949 Secured Transactions Act No. 49 of 2009 Registration of Title 2021 No.21 of 1998 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No. 42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>
	Loan	<ul style="list-style-type: none"> Loan is granted against the absolute ownership of a security of the vehicle Granted for a maximum tenor of 7 years In addition, providing guarantors acceptable to UBF is a requirement irrespective of the security offered Loans are granted for working capital requirements, purchase of a vehicle and other personal and business requirements 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Applicable Interest rate is subject to change from time to time based on market trends Promissory Note are subject to a 0.1% of stamp Fee from the loan amount Documentation charges will be applicable as follows. <p>Leasing & Loans Up to Rs.150,000/- Three Wheeler / Motor Bike Rs.5,000/- Up to Rs.150,000/- and Above Three Wheeler / Motor Bike Rs.6,500/-</p> <p>All Other Vehicles Up to Rs.150,000/- : Rs.5,000/- Rs.150,001/- to Rs.500,000/- : Rs.6,500.00/- Rs.500,001/- to Rs.1,000,000/- : Rs.8,900.00/- Rs.1,000,001/- to Rs.3,000,000/- : Rs.11,000.00/- Rs.3,000,001/- to Rs.5,000,000/- : Rs.13,600.00/- Rs.5,000,001/- to Rs.7,500,000/- : Rs.19,400.00/- Rs.7,500,001/- to Rs.10,000,000/- : Rs.22,000.00/- Rs.10,000,001/- and Above Rs.29,500.00/-</p> <p>Processing Fees for RMV Transfers Three Wheeler / Motor Bike : Rs.2,500/- All Other Vehicles : Rs.3,000/- Insurance charges : Rs.2,000/-</p>	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele who can be a salaried employee or self-employed Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not Security for Easy Lease/Easy Draft/ Special Loan facilities will be a mortgage/ absolute ownership over the asset 	<ul style="list-style-type: none"> Finance Leasing Act No.56 of 2000 Consumer Credit Act No.29 of 1982 Mortgage Act No. 06 of 1949 Secured Transactions Act No. 49 of 2009 Registration of Title 2021 No.21 of 1998 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No. 42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>
	Easy Draft	<ul style="list-style-type: none"> Availability of loan facility on selected vehicle models and land Only interest to be serviced on a monthly basis during the Credit period Premature fall or partial settlement allowed with nominal settlement fee Granted for a maximum tenor of 36 months 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Applicable Interest rate is subject to change from time to time based on market trends Promissory Note are subject to a 0.5% service fee from the loan amount Documentation charges will be applicable as follows. <p>up to Rs.2,500,000 : Rs.15,000.00 Rs.2,500,000/- to Rs.5,000,000/- : Rs.20,000.00 Rs.5,000,001/- and above : Rs.25,000.00</p>	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not Security for Easy Lease/Easy Draft/ Special Loan facilities will be a mortgage / absolute ownership over the asset 	<ul style="list-style-type: none"> Finance Leasing Act No.56 of 2000 Consumer Credit Act No.29 of 1982 Mortgage Act No. 06 of 1949 Secured Transactions Act No. 49 of 2009 Registration of Title 2021 No.21 of 1998 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No. 42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>
	Easy Lease	<ul style="list-style-type: none"> Availability of loan facilities on selected vehicle models. Only interest to be serviced on a monthly basis during the Credit period and capital settlement at the end of credit period Multiple disbursements / settlements can be made upto the original principal amount approved or granted subject to the approved tenor of the facility. Granted for a maximum tenor of 12 months 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Applicable Interest rate is subject to change from time to time based on market trends Leasing facilities are subject to a 1% of stamp duty from the net receivable Documentation charges will be applicable as follows. <p>Leasing & Loans Up to Rs.150,000/- Three Wheeler / Motor Bike Rs.5,000/- Up to Rs.150,000/- and Above Three Wheeler / Motor Bike Rs.6,500/-</p> <p>All Other Vehicles Up to Rs.150,000/- : Rs.5,000/- Rs.150,001/- to Rs.1,000,000/- : Rs.8,900/- Rs.1,000,001/- to Rs.3,000,000/- : Rs.11,000/- Rs.3,000,001/- to Rs.5,000,000/- : Rs.13,600/- Rs.5,000,001/- to Rs.7,500,000/- : Rs.19,400/- Rs.7,500,001/- to Rs.10,000,000/- : Rs.22,000/- Rs.10,000,001/- and Above Rs.29,500/-</p> <p>Processing Fees for RMV Transfers Three Wheeler / Motor Bike : Rs.2,500/- All Other Vehicles : Rs.3,000/- Insurance charges : Rs.2,000/-</p>	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not Security for Easy Lease/Easy Draft/ Special Loan facilities will be a mortgage / absolute ownership over the asset 	<ul style="list-style-type: none"> Finance Leasing Act No.56 of 2000 Consumer Credit Act No.29 of 1982 Mortgage Act No. 06 of 1949 Secured Transactions Act No. 49 of 2009 Registration of Title 2021 No.21 of 1998 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No. 42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>
	Mortgage Loan	<ul style="list-style-type: none"> Loan is granted against the mortgage of security of immovable property Maximum tenor of 10 years In addition, providing guarantors acceptable to UBF is requirement irrespective of the security offered 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Legal & Handling Charges - 2% of loan amount (Note: 2% from loan amount Maximum up to Rs. 50,000/-) 	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not Security for Easy Lease/Easy Draft/ Special Loan facilities will be a mortgage / absolute ownership over the asset 	<ul style="list-style-type: none"> Consumer Credit Act No.29 of 1982 Mortgage Act No. 06 of 1949 Secured Transactions Act No. 49 of 2009 Registration of Title 2021 No.21 of 1998 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No. 42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>
Special Loan	<ul style="list-style-type: none"> Availability of loan facility on selected vehicle models and land. Premature fall or partial settlement allowed with nominal settlement fee A maximum of 07 years for vehicles will be given for a period of 10 years for land. 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Applicable Interest rate is subject to change from time to time based on market trends Special Loan / Rent Factoring is subject to a 0.5% service fee from the loan amount Documentation charges will be applicable as follows. <p>Up to Rs.3,000,000.00- Rs.3,000.00 3,000,000 - Rs. 5,000.00 5,000,001 and above Rs.8,000.00</p>	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not Security for Easy Lease/Easy Draft/ Special Loan facilities will be a mortgage / absolute ownership over the asset 	<ul style="list-style-type: none"> Consumer Credit Act No.29 of 1982 Mortgage Act No. 06 of 1949 Secured Transactions Act No. 49 of 2009 Registration of Title 2021 No.21 of 1998 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Inland Trust Receipts Act No. 14 of 1990 Finance Business Act No. 42 of 2011 Inland Revenue Act No.24 of 2017 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>	
Gold Loan	<ul style="list-style-type: none"> Lending /advance money by accepting gold as collateral /pledge The Company will accept gold articles as pledges for Gold loans Joint loans will not be entertained and no Gold loan facility will be granted to a person. Who is below the age of 18 years Service charges applicable according to the product The minimum loan amount can be grant on Gold Loan is LKR 1,000.00 and maximum amount will be case by cases approval given 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Applicable Interest rate is subject to change from time to time based on Company strategies and market trends Please note that all charges will be added to all other statutory charges /fees for financial services applicable 	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Customer should submit the documents to identify himself and permanent residency Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility The Gold Loan advance is repayable within agreed period together with the relevant interest The company has the right to see the gold articles which are not redeemed within the agreed period after due notice to the customer The company reserves the right to increase the rate of interest or change the conditions after the agreed period The Gold Loan ticket should be immediately brought to the notice of the company. In such instances or in the event of the demise of the customer, the person redeeming the article should be substantiating his/her claim by submitting an affidavit and other documents acceptable to the customer. The notice prior to the sale of gold articles should be sent to the given address The customer should comply with the rules and regulations presently in force in the company with regard to the gold articles In the event of the loss of a gold article, only the value of gold prevailing at the time of loss of the article will be paid by the company as compensation The Customer should notify the company of any change to the address 	<ul style="list-style-type: none"> Mortgage Act No. 06 of 1949 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>	
Cash Backed Loans	<ul style="list-style-type: none"> Low interest rates Minimum documentation Personalized service through trained staff Ability to pay 65% of the fixed deposit, where interest is paid at maturity and monthly 	<ul style="list-style-type: none"> Rates as per tariff sheet decided by ALCO and risk profile of the client Rates current at the time will be available on inquiry Current FD rate + 4.0% (max). Please note that all charges will be changed from time to time at the sole discretion of the company. Documentation charges Rs.1000 	<ul style="list-style-type: none"> Initial inquiry and discussion with customer and marketing officers on facility request Submission of customer all required documents by customer (Income, guarantee etc) Valuation report (not applicable for brand new vehicles) from an UB Finance registered list of valuers and invoice from the supplier of asset Inspection report from the respective marketing officer All documents will be processed within a minimum time period Agreement and Guarantee bond signing Issuance of Asset Delivery / Purchase Order by UB Finance Transfer of absolute ownership to UB Finance by the supplier Release of payment to supplier Payment of rentals by customer Once all relevant documents and process have been completed the asset will be released to the customer along with the deletion letter of absolute ownership 	<ul style="list-style-type: none"> Facility available for Individual, SME and Corporate Clientele Individual applicants should be resident Sri Lankan Citizens Minimum of 18 years of age at the time of obtaining the facility Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity UB Finance PLC reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance PLC regardless whether the facility is granted or not 	<ul style="list-style-type: none"> Consumer Credit Act No.29 of 1982 Secured Transactions Act No. 49 of 2009 Arbitration Act No. 11 of 1995 Mediation Board Act No. 72 of 1988 Recovery of Debt (Special Provisions) Act No. 2 of 1990 Finance Business Act No. 42 of 2011 Any other laws which are in existence for the time being or any other laws which will be introduced from time to time 	<p>How to share your feedback/Complaints:</p> <p>The following methods are available for customers to lodge their complaints.</p> <ul style="list-style-type: none"> Through the designated officer at the branch (Complaint lodge register is placed at the Branch Premises) Complaints can be submitted to the consumer grievance officer Tele : +94 (0) 71 645 4714 Fax : +94 (0) 112 508 517 Email : info@ubf.lk By Post : Customer Complaint Officer UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04, Referral of appeals Himali Perera - DGM - Credit & Operations UB Finance PLC No.10,Daisy Villa Avenue,Colombo 04 Tel : +94 (0) 114 468 888 Fax : +94 (0) 112 508 517 Email : info@ubf.lk <p>If the company is not resolved, The Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road, Colombo 05 Contact Number: +94 11 259 5624 Tele/Fax : +94 11 259 5625 Email : fosri@sltnet.lk Website : www.financialombudsman.lk</p>	
Facilities against deposits							