



## KEY FACT DOCUMENT

The Key Facts Document consists of the main features of the products and services offered by Janashakthi Finance PLC. This document serves to comply with the requirements of the Financial Consumer Protection Regulation issued by the Central Bank of Sri Lanka.

The Company reserves the right to amend, add or remove any of the terms, conditions, charges and fees mentioned below at the discretion of the Company.

### A. Products and Services

The following products and services are offered to customers by Janashakthi Finance PLC.

| Product/Services | Description  | Main product features, terms & conditions  |
|------------------|--|--|
| Leasing          | Finance lease facilities are mainly offered for popular models of registered and unregistered vehicles for private and commercial use. Finance leases are also considered for brand new machinery. To be eligible to obtain a finance lease facility the applicant needs to clearly demonstrate his/her ability to meet the lease commitments. | <ul style="list-style-type: none"> <li>● Any person over the age of 18 years or an organization wanting to acquire an asset, with the capability to repay, is eligible to apply for a lease.</li> <li>● The Loan to Value (LTV) ratio will be in accordance with the CBSL directions and credit worthiness of the applicant.</li> <li>● Lease period: 12 - 60 Months</li> <li>● Repayment: Equated Instalments, Structured or Bullet Payments according to a pre-agreed schedule.</li> </ul> |
| Loans            | Loan products are offered to finance personal and business purposes of borrowers. Personal loans are designed to finance incidental expenses such as building a house, buying an apartment or purchasing equipment.  | <ul style="list-style-type: none"> <li>● Loan period 3 to 60 Months</li> <li>● Interest Accrual: Interest is charged on the outstanding balance at an agreed fixed rate.</li> <li>● Repayment: Equated Instalments, Structured or Bullet Payments according to a</li> </ul>  |

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|                | <p>Business loans are designed for financing capital and working capital needs of businesses including SME and corporate entities.</p>   | <p>pre-agreed schedule.</p> <ul style="list-style-type: none"> <li>● Security may be requested in the form of Guarantors, Fixed Deposits, Property mortgage, Lien over vehicles or any other security acceptable to the company.</li> <li>● The client is required to obtain a Decreasing Term Assurance Insurance cover.</li> <li>● Post Dated Cheques will be obtained for rental payments.</li> </ul>   |
| Gold Loans     | <p>Under Gold financing, cash advances are given against gold and gold jewellery for a maximum period of 12 months. Gold jewellery is kept under the Company's custody until the loan amount and due interest is paid in full.</p> | <ul style="list-style-type: none"> <li>● Advances for Gold Articles will be made based on the Karatage of the Articles pledged.</li> <li>● The Advance Amount will vary with the Weight and Karatage of the Articles.</li> <li>● Gold Articles within the range of 14 - 24 Karats are acceptable.</li> </ul>   |
| Fixed Deposits | <p>A fixed deposit account enables a depositor to earn a higher interest rate. The interest is payable either monthly, quarterly, bi annually, annually or at maturity.</p>  | <ul style="list-style-type: none"> <li>● Deposit tenure: 1 to 60 Months.</li> <li>● Depositors should be Citizens/Dual Citizens of Sri Lanka aged 18 Years or above.</li> <li>● Minimum deposit amount is Rs. 5,000.00</li> <li>● Deposits are accepted from Individuals, Corporates and other Institutions registered within Sri Lanka.</li> <li>● Senior citizens aged 60 years and above are eligible to open Senior Citizen deposits.</li> <li>● Deposit holders can choose to obtain interest payments either Monthly, Quarterly, Biannually, Annually or at Maturity.</li> </ul> |

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|  |  | <ul style="list-style-type: none"> <li>● Interest rates are quoted per annum basis and interest will accrue at simple rates and will be calculated and paid only at the end of the term of the Fixed Deposit where interest is payable at Maturity.</li> <li>● In the case of Monthly Interest payments, interest will be calculated by applying the agreed interest rate per annum and divided by 12 months. Interest rates are subjected to the guidelines on fixed deposits ceiling rates issued by Central Bank of Sri Lanka.</li> <li>● Prevailing guidelines on taxes/levies will be considered at the time of calculating and transferring the FD interest to beneficiaries' account (Ex. WHT on interest income).</li> <li>● An FD must operate for a minimum of 30 days to earn interest.</li> <li>● A penal rate is applicable for pre- mature FD withdrawals as per the guideline stipulated by Central Bank of Sri Lanka.</li> <li>● Janashakthi Finance PLC reserves the right to decline any deposit if the customer does not divulge information requested by the Company in respect of requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka.</li> <li>● Eligible deposit holders are insured under the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board of the Central Bank of Sri Lanka, with a maximum compensation of Rs. 1,100,000 per depositor.</li> <li>● Matured deposits will be close</li> </ul> |
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|                         |  | as per the instructions given at the time of fixed deposit placement whereas as the funds will be transferred only to the beneficiary of the fixed deposit account.  |
| Savings                 | <p>Janashakthi Finance PLC offers a variety of Savings options including regular savings accounts, women's savings accounts and minor savings accounts ensuring better returns and convenience to withdraw funds whenever required.</p> <p>The applicable interest rate on deposits in savings accounts vary depending on the account balance and type of account.</p> | <ul style="list-style-type: none"> <li>● Depositors should be Citizens/Dual Citizens of Sri Lanka aged 18 Years or above.</li> <li>● Applications are accepted from Corporates and Other Institutions Registered within Sri Lanka.</li> <li>● Minor Savings Accounts may be opened for children below the age of 18 years with the parent or legal guardian as the primary account holder.</li> <li>● Calculation of Interest: For all Savings Accounts interest will be calculated daily and interest will be calculated on a simple interest basis, quoted per annum and credited to the account monthly.</li> </ul> |
| Ijarah Leasing          | <p>Ijarah lease facilities are mainly offered for popular models of registered and unregistered vehicles for private and commercial use.</p> <p>Ijarah leases are also considered for brand new machinery. To be eligible to obtain a lease facility the applicant must clearly demonstrate the ability to meet the lease commitments.</p>                             | <ul style="list-style-type: none"> <li>● Any person over the age of 18 years or an organization wanting to acquire an asset, with the capability to repay, is eligible to apply for a lease.</li> <li>● The Loan to Value (LTV) ratio will be in accordance with the CBSL directions and credit worthiness of the applicant.</li> <li>● Lease period: 12 - 60 Months</li> <li>● Repayment: Equated Instalments, Structured or Bullet Payments according to a pre-agreed schedule.</li> </ul>   |
| Wakalah Term Investment | Wakalah Term Investment enables an investor to earn an anticipated profit either monthly or annually. The profit is payable either   | <ul style="list-style-type: none"> <li>● Deposit tenure: 1 to 60 Months</li> <li>● Depositors should be Citizens/Dual Citizens of Sri</li> </ul>   |

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|  | <p>monthly or at maturity as per the customer's preference.</p> | <p>Lanka aged 18 Years or older.</p> <ul style="list-style-type: none"> <li>● Minimum deposit amount is Rs. 5,000.00</li> <li>● Deposits are accepted from corporate and other institutions registered within Sri Lanka.</li> <li>● Senior citizens aged 60 years and above are eligible to open Senior Citizen deposits</li> <li>● Deposit holders can choose to obtain profit payments either Monthly, Quarterly, Biannually, Annually or at Maturity.</li> <li>● The profits are quoted per annum basis and profit % will accrue at simple rates and will be calculated and paid only at the end of the term of the term investment where profit is payable at Maturity. In the case of Monthly profit payments, profit will be calculated by applying the agreed profit rate per annum and divided by 12 months. Profit rates are subjected to the guidelines on Wakalah Term Investment ceiling rates issued by Central Bank of Sri Lanka.</li> <li>● Prevailing guidelines on taxes/levies will be considered at the time of calculating and transferring the Wakalah profits to beneficiaries' account. (Ex. WHT on interest income)</li> <li>● Wakalah investment must operate a minimum of 30 days to earn profit.</li> <li>● Janashakthi Finance PLC reserves the right to decline any investments if the customer does not divulge information requested by the Company in respect of</li> </ul> |
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|                                     |   | <p>requirements laid down by the Financial Intelligence Unit of Central Bank of Sri Lanka</p> <ul style="list-style-type: none"> <li>● A penal rate is applicable for the pre- mature withdrawals as per the guideline stipulated by Central Bank of Sri Lanka</li> <li>● Eligible deposit holders are insured with Sri Lanka deposit insurance scheme implemented by the monetary board of Central Bank of Sri Lanka and the amount of compensation payable to a Depositor shall be limited to a maximum of Rs. 1,100,000/-</li> <li>● Matured investments will be close as per the instructions given at the time of placing the investment and Wakalah Term Investment closure funds will be transferred only to beneficiary of the Wakalah investment account.</li> </ul> |
| <p>Hybrid Lease + Loan Facility</p> | <p>Janashakthi Finance PLC offers a Hybrid Lease + Loan Facility combining a lease facility with an associated loan facility to provide customers with flexible financing options for asset acquisitions.</p> | <ul style="list-style-type: none"> <li>● Eligibility: Individuals or businesses with the ability to repay the facility may apply, subject to the Company's credit evaluation.</li> <li>● Product Structure: The facility consists of: <ul style="list-style-type: none"> <li>I. A Lease / Ijarah component for financing the asset</li> <li>II. A Loan / Wakalah financing component linked to the leased asset.</li> </ul> </li> <li>● Exposure: determined according to the Company's credit policy and CBSL guidelines.</li> <li>● Tenor:As per the approved credit policy and product guidelines.</li> <li>● Repayment: Repayments will be made according to a pre-agreed repayment schedule based on the</li> </ul>  |

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|                              |  | <p>approved facility structure.</p> <ul style="list-style-type: none"> <li>● Security/Collateral: <ol style="list-style-type: none"> <li>I. Absolute ownership of the leased asset by Janashakthi Finance PLC</li> <li>II. Lien over the leased asset</li> <li>III. Personal guarantors</li> <li>IV. Demand Promissory Note (DPN) or other security acceptable to the Company.</li> </ol> </li> <li>● Charges: Applicable documentation fees, stamp duties and other charges will be applied in accordance with the Company's prevailing tariff structure.</li> </ul>  |
| <p>Two-Wheeler Financing</p> | <p>Janashakthi Finance PLC offers financing facilities for the purchase of <b>motorcycles and scooters</b> to support personal mobility, employment, and small business activities across Sri Lanka.</p> | <ul style="list-style-type: none"> <li>● Eligibility: <ol style="list-style-type: none"> <li>I. Salaried employees in permanent employment</li> <li>II. Self-employed individuals and small business owners with a minimum of six months continuous business experience</li> </ol> <p>Applicants must demonstrate the capacity to repay the facility and provide acceptable proof of income or business continuity.</p> </li> <li>● Geographical Coverage: Facilities are available across all regions of Sri Lanka through the branch network of Janashakthi Finance PLC.</li> <li>● Eligible Vehicle Models <ol style="list-style-type: none"> <li>I. TVS Ntorq</li> <li>II. Suzuki Burgman</li> <li>III. Bajaj NS 200</li> <li>IV. Bajaj Discover 125</li> <li>V. Bajaj CT100</li> <li>VI. Yamaha FZ Version 4</li> <li>VII. Yamaha FZ Version 2</li> <li>VIII. Yamaha R15 Version 4</li> <li>IX. Yamaha MT15 Version 4</li> <li>X. Yamaha Ray ZR 113 Disc</li> <li>XI. Yamaha Ray ZR 113 Street Rally</li> </ol> </li> </ul> |

- XII. Yamaha Ray ZR 125 Disc
- XIII. Yamaha Ray ZR 125 Street Rally
- XIV. Honda Dio
- XV. Grazia DX

Vehicles must generally be manufactured in 2015 or later, subject to the Company's approved asset grid.

- Exposure:

Brand new vehicles: Up to 70% of the dealer invoice value

Reconditioned vehicles: Up to 70% of the supplier invoice value

Registered vehicles: Exposure determined according to the approved internal valuation grid

All facilities will be granted subject to CBSL guidelines and credit policy requirements.

- Facility Period:  
Maximum tenor: Up to 36 months

- Guarantor Requirements

| <b>Customer Type</b>            | <b>Guarantor Requirement</b>                                    |
|---------------------------------|---|
| Salaried employees              | One immediate family guarantor and one external guarantor       |
| Self-employed / business owners | Two guarantors with acceptable income proof                     |
| Lower exposure facilities       | May be considered with one guarantor subject to credit approval |

- Collateral / Security:

- Hypothecation of the financed vehicle.
- Personal guarantors acceptable to the Company.
- Additional security may be

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|                      |   | <p>required based on the credit assessment.</p> <ul style="list-style-type: none"> <li>● Repayment Method: <ul style="list-style-type: none"> <li>➤ Standing order from a salary or business account, or</li> <li>➤ Post-dated cheques, according to the agreed repayment schedule.</li> </ul> </li> <li>● Vehicle Inspection: The vehicle may be inspected by authorised officers of Janashakthi Finance PLC to confirm the condition and value of the asset prior to approval.</li> <li>● Early Settlement: Early settlement of the facility may be permitted in accordance with the Company's prevailing policies and applicable charges</li> <li>● Charges: <p>Applicable documentation fees, insurance premiums, RMV charges, and other applicable charges will be applied in accordance with the Company's prevailing tariff structure.</p> </li> </ul> |
| <p>Solar Leasing</p> | <p>Solar leasing facilities are offered for the installation of solar power systems for residential and commercial use. The applicant must demonstrate the ability to meet the lease commitments and comply with the relevant agreements between the Ceylon Electricity Board (CEB) and the customer.</p> <p><u>Solar Panel Providers</u></p> <ol style="list-style-type: none"> <li>1. Singer Solar Technologies</li> <li>2. Singhagiri Solar</li> <li>3. Fuji Solar Technologies</li> <li>4. Fentons Solar</li> <li>5. Hayleys Solar</li> </ol> | <ul style="list-style-type: none"> <li>● Any existing Leasing or Fixed Deposit customers of Janshakthi Finance PLC and JXG Group Employees over 18 years of age with the capability to repay is eligible to apply for a solar lease.</li> <li>● New Customers <ol style="list-style-type: none"> <li>I. Professionals including: Doctors, Engineers, Lecturers, Accountants, Lawyers and Senior corporate professionals</li> <li>II. Applications from other professional individuals may also be considered subject to adequate income levels and satisfactory CRIB history, in accordance with the</li> </ol> </li> </ul>   |

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|                         | <p>6. Access Solar<br/>7. Abans Solar<br/>8. Baur's Solar<br/>9. Three Sinha Solar</p>   | <p>Company's credit policy.</p> <ul style="list-style-type: none"> <li>● Exposure:</li> </ul> <p>Existing Customers: The maximum exposure will be up to 70% of the total system cost (Solar Panel + Inverter), subject to CBSL guidelines and the creditworthiness of the applicant.</p> <p>New Customers<br/>Exposure may be granted up to 60% of the solar system value, subject to the customer's credit evaluation and acceptable collateral.</p> <ul style="list-style-type: none"> <li>● Lease period: 12 - 60 Months</li> <li>● Repayment: Equated Installments, Structured or Bullet Payments according to a pre- agreed schedule.</li> <li>● Collateral/Security: <ul style="list-style-type: none"> <li>I. Assignment of an existing leased asset (vehicle).</li> <li>II. Lien over a Fixed Deposit maintained with Janashakthi Finance PLC.</li> <li>III. Personal guarantors acceptable to the Company</li> <li>IV. Any other collateral acceptable under the Company's credit policy.</li> </ul> </li> </ul> |
| <p>Cash Backed loan</p> | <p>The Cash Back Loan facility allows Fixed Deposit or Wakalah investment holders to obtain a loan facility upto 70%-90% of the deposit without having to withdraw their deposits.</p> | <ul style="list-style-type: none"> <li>● All Janashakthi Finance PLC fixed deposits/Wakalah Term Investment holders are entitled to the "Cash back loan" facility.</li> <li>● Loan interest will be recovered from the monthly interest of the deposit and maturity account holders need to pay their loan interest on monthly basis on the relevant due date.</li> <li>● If the customer wishes to continue the loan after maturity of the deposit, the loan will be settled and</li> </ul>  |

|                  |   | reopened at the prevailing interest rate, and any outstanding interest must be settled.  |              |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
|------------------|---|--|--------------|------------|---------|---|---------------------|-------------------|---|---------------------|---------------|---|------------|-------------------|----------------|-----|------------------|--------------|----------------|-----|-----|-----|------------|-----|-----|-----|
| OD Plus Facility | Janashakthi Finance PLC offers OD Plus, a hybrid financing facility designed to provide short-term funding to customers using vehicles as security. The facility combines a low exposure lease component with an overdraft-type loan facility, enabling customers to access working capital while retaining use of their vehicle. | <ul style="list-style-type: none"> <li>● Applicant Eligibility: Applications may be considered from the following customer categories subject to credit evaluation <ul style="list-style-type: none"> <li>I. Vehicle vendors and traders</li> <li>II. Small and medium-scale business owners requiring working capital</li> <li>III. Professionals such as: Doctors, Engineers, Lawyers, IT Professionals, Accountants</li> </ul> </li> </ul> <p>Applicants must demonstrate the capacity to repay the facility and provide relevant documentation for credit evaluation.</p> <ul style="list-style-type: none"> <li>● Vehicle Eligibility: <table border="1" data-bbox="922 1048 1364 1339"> <thead> <tr> <th>Code</th> <th>Asset Type</th> <th>Vintage</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Motor Cars and SUVs</td> <td>15 years or below</td> </tr> <tr> <td>B</td> <td>Motor Cars and SUVs</td> <td>15 – 20 years</td> </tr> <tr> <td>C</td> <td>Motor Vans</td> <td>15 years or below</td> </tr> </tbody> </table> </li> <li>● Loan to Value (LTV) <table border="1" data-bbox="922 1417 1396 1680"> <thead> <tr> <th>Asset Category</th> <th>LTV</th> <th>OD Plus Loan LTV</th> <th>Combined LTV</th> </tr> </thead> <tbody> <tr> <td>Category A &amp; C</td> <td>10%</td> <td>60%</td> <td>70%</td> </tr> <tr> <td>Category B</td> <td>15%</td> <td>45%</td> <td>60%</td> </tr> </tbody> </table> </li> <li>● Facility Period: The OD Plus facility is granted for a maximum tenor of 12 to 18 months, subject to approval by the Management Credit Committee.</li> <li>● Repayment Structure: <ul style="list-style-type: none"> <li>I. Monthly interest payments</li> </ul> </li> </ul> | Code         | Asset Type | Vintage | A | Motor Cars and SUVs | 15 years or below | B | Motor Cars and SUVs | 15 – 20 years | C | Motor Vans | 15 years or below | Asset Category | LTV | OD Plus Loan LTV | Combined LTV | Category A & C | 10% | 60% | 70% | Category B | 15% | 45% | 60% |
| Code             | Asset Type  | Vintage  |              |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
| A                | Motor Cars and SUVs   | 15 years or below  |              |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
| B                | Motor Cars and SUVs   | 15 – 20 years  |              |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
| C                | Motor Vans  | 15 years or below  |              |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
| Asset Category   | LTV   | OD Plus Loan LTV   | Combined LTV |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
| Category A & C   | 10%   | 60%  | 70%          |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |
| Category B       | 15%   | 45%  | 60%          |            |         |   |                     |                   |   |                     |               |   |            |                   |                |     |                  |              |                |     |     |     |            |     |     |     |

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|  |  | <p>are required for both the lease and loan components.</p> <p>II. The lease component will include a final capital repayment at the end of the facility tenor.</p> <p>III. The loan facility operates as a limit which may be drawn down and settled within the approved tenor.</p> <ul style="list-style-type: none"> <li>● Security / Collateral: <ul style="list-style-type: none"> <li>➤ Absolute ownership of the vehicle under the lease component</li> <li>➤ Lien over the leased asset for the loan facility</li> <li>➤ Personal guarantors acceptable to the Company</li> <li>➤ Any additional security required under the Company's credit policy.</li> </ul> </li> <li>● Charges: <ul style="list-style-type: none"> <li>➤ Processing and documentation fees will be applied in accordance with the Company's prevailing leasing tariff.</li> <li>➤ Stamp duty applicable to both lease and loan facilities will apply as per regulatory requirements.</li> <li>➤ RMV and other operational charges may apply.</li> </ul> </li> </ul> |
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**B. Interest rates**

Interest rates applicable for lending products depend on the type of facility, tenure and security offered. Based on the market conditions, interest rates may be revised from time to time.

Interest rates applicable for deposit products are displayed at all branches and on the company website.

Lease : 18%

Loan : 18.5%

**Example of the rental calculation :**

|                   |           |
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| Loan/Lease Amount | 1,000,000 |
| Stamp Duty        | 20,000    |

|        |        |
|--------|--------|
| Period | 48     |
| Rental | 29,375 |

### **C. Other charges, Fees & Commissions**

- Documentation fees, insurance premium amounts, relevant government taxes (if applicable), valuation fee (if applicable) shall be borne by the borrower and will be specified and communicated by the Company at the time of negotiating credit facilities. All the applicable fees and charges will be specified on the relevant letter of offers
- The Company may amortize any incremental benefits offered or certain costs as part of the facility to be collected over the facility period. Final rental/instalment agreed by the customer is inclusive of such amortized incremental benefits or costs.
- When a deposit holder requests loan facilities or guarantees against the deposits, the applicable interest rates and charges will be communicated at the time of approval.
- Customer will be charged an additional 1% of the arrears amount if the contract is in arrears for two months or above.
- The following revised termination charges will be imposed in addition to the transfer fee of Rs. 3,500/-
- A charge of 0.75% of the capital outstanding will be applied to all early terminations, except for reschedulings, transfers, and enhancements.
- For all reschedulings, enhancements, and transfers, a charge of 1.5% of the capital outstanding will be applied.
- An Annual Review Fee of Rs. 1,500 will be charged on all active lease and loan facilities to cover increased administrative costs, including travelling, postage, documentation, and related expenses.

| Type of Product | Type of Fees, Charges and Commission |                                       | Rate/Amount (Rs.)                                  |
|-----------------|--------------------------------------|---------------------------------------|--|
| <b>ASSETS</b>   |                                      |                                       |  |
| <b>Leasing</b>  | Documentation fee                    | 3-Wheelers - below<br>Rs. 130,000/-   | 5,000/-  |
|                 |                                      | 3 - Wheelers - Above<br>Rs. 130,001/- | Rs. 6,500/-  |
|                 |                                      | Batta lorries                         | Minimum Rs.7,500 or<br>0.75% of<br>facility amount |

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|   |  | Other leasing facilities   | Up to Rs 1Mn- Rs 7,500/-<br>Rs 1Mn- Rs 2.5Mn- Rs 12,500/-<br>Over Rs 2.5Mn- Rs 5Mn- Rs 17,500/-<br>Over Rs 5Mn- Rs 10Mn- Rs 22,500/-<br>Rs 10Mn- Rs 25Mn- Rs 30,000/-<br>Above Rs 25Mn - Rs 40,000/- |
| <b>Macro Leasing</b>                                      | Investigation Charges (Only for Macro) |  | N/A  |
| <b>Fees Relating to the Processing of Credit Facility</b> | RMV handling Fees/ RMV Excess Charge   |  | Rs. 2,000/-  |
|   | RMV Priority                           |  | N/A  |
|   | CRIB chargers per person               |  | Rs.875/-   |
|   | Name Screening per person              |  | Rs.250/-   |
|   | RMV No Objection Checking              |  | Rs. 500/-  |
|   | Second Opinion Fee                     |  | Rs. 250/-  |
|   | RMV Priority                           |  | N/A  |
|   | CRIB chargers per person               |  | Rs.875/-   |
|   | Name Screening per person              |  | Rs.250/-   |
|   | RMV No Objection Checking              |  | Rs. 500/-  |
|   | Second Opinion Fee                     |  | Rs. 250/-  |
| <b>Leasing</b>  | Life Insurance Charges                 | 3 – Wheelers   | Rs. 1300/-   |
|   |  | Motor Cycle  | Rs. 540/-  |
|   |  | Mini Truck / Motor Lorry/ Motor Coach / JCB / Motor Van / Double Cab | Rs. 2,700/-  |
|   |  | Motor Car / SUV  | Rs. 5,400/-  |
|   | Insurance Handling Fee                 | 3 – Wheelers   | Rs. 2000/-   |

|                             |                                     |   |   |  |
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|                             | (only for first year)               | Mini Truck / Motor Lorry / Motor Coach / JCB / Motor Van / Double Cab | Rs. 2,500/-   |  |
|                             |                                     | Motor Car / SUV   | Rs. 2,500/-   |  |
| <b>General</b>              | Asset Replacement fee               |   | Rs.7,500/- per transaction  |  |
|                             | Restructuring/ Reschedule fee       |   | Minimum of Rs.5,000/or 0.30% of facility amount subject to a maximum of Rs.25,000/- |  |
|                             | Early Termination Charge            |   | N/A   |  |
| <b>Loans</b>                | Documentation fee                   |   | 1% of facility amount   |  |
|                             | Property Inspection                 |   | N/A   |  |
| <b>Cash Back Facilities</b> | Documentation Charges               |   | N/A   |  |
|                             | Issuance of Guarantees              |   |   |  |
| <b>Recoveries</b>           | LOT postal charges                  |   | Rs. 500/-   |  |
|                             | NOT postal charges                  |   | Rs. 250/-   |  |
|                             | Recovery follow up Charge           |   | 1% of facility arrears amount subject to a maximum of Rs.20,000/-                   |  |
|                             | Cheque returns charges (Per Cheque) |   | Rs.2,000/-  |  |
|                             | Default interest                    |   | 3% per month from the arrears amount  |  |
|                             | Settlement Fee                      |   | 3500/-  |  |
|                             | Repossessing Fee                    | <b>Vehicle Type</b>   | <b>50 KM or below</b>   | <b>Charge per additional KM above 50km</b> |
|                             |                                     | 3- Wheeler  | 40,000/-  | 150/-                                      |
| Car, Van, and Dual Purpose  |                                     | 70,000/-  | 200/-   |  |

|                  |   |   |  |       |
|------------------|---|---|--|-------|
|                  |   | Lorry, Heavy vehicle, Tipper, Motor Coach | 80,000/-   | 250/- |
|                  | Surcharge on Repossess                      |   | 5% of Repossess charge                                     |       |
|                  | Yard Parking Fee (Per day)                  | Motor Bike                                | Rs.100/-   |       |
|                  |   | 3- Wheeler                                | Rs.100/-   |       |
|                  |   | Car                                       | Rs.250/-   |       |
|                  |   | Cab/Jeep/Van/Batta Lorry                  | Rs.250/-   |       |
|                  |   | Lorry / Tipper / Bowser/Bus/Tractor       | Rs.250/-   |       |
|                  |   | Long Vehicle/JCB/Container/Prime Mover    | Rs.300/-   |       |
|                  | Invoice Charges (Per Invoice)               |   | 1,000/-  |       |
| <b>Gold Loan</b> | Stamp duty                                  |   | Rs.25 rupees charge for transactions exceeding Rs.25,000/- |       |
|                  | Reminder Charges – 1 <sup>st</sup> reminder |   | Rs. 55/-   |       |
|                  | Reminder Charges – 2 <sup>nd</sup> reminder |   | Rs. 55/-   |       |
|                  | Reminder Charges - Final reminder           |   | Rs. 115/-  |       |
|                  | Auction Charges                             |   | 3%   |       |
| <b>Yard</b>      | <b>Yard Valuation Charges</b>               |   |  |       |
|                  | Motor Bike                                  |   | Rs.800/-   |       |
|                  | Three-Wheeler                               |   | Rs. 800/-  |       |
|                  | Car   |   | Rs.1300/-  |       |
|                  | Cab/Jeep/Van/Batta Lorry                    |   | Rs.1300/-  |       |
|                  | Dual Purpose                                |   | Rs. 1500/-   |       |
|                  | Lorry / Tipper / Bowser/Bus/Tractor         |   | Rs. 2000/-   |       |

|                                    |  |            |
|------------------------------------|--|------------|
|                                    | Long Vehicle/JCB/Container/Prime Mover   | Rs. 2500/- |
| <b>LIABILITY PRODUCTS</b>          |  |            |
| <b>FD and Savings related Fees</b> | Issuance of all statutory documents such as WHT Letters and Balance Confirmation Letters issued for Tax purposes | No Tariff  |
|                                    | Issuance of Duplicate certificate/ Books/Duplicate deletion  | Rs.5000/-  |
|                                    | Savings account closure fee  | Rs. 500/-  |

#### ***D. Procedure of obtaining products and services from Janashakthi Finance PLC***

- All potential customers seeking to obtain products/services from JFP should either visit or contact the closest branch location. The list of branches, their locations and contacts numbers are displayed on our website (<http://www.janashakthifinance.lk/contact-us/>)
- After a discussion with an authorized officer of JFP regarding their requirement the customer would be required to complete an application form. Any relevant documents related to the product/service requested should also be handed over to the branch evaluating and processing the request.
- An investigation of business and residential premises will be carried out by an authorized officer of the company as part of the evaluation process.

#### ***E. Compensation for premature withdrawal or termination***

- Lending Products : A rebate on future rentals will be offered for facilities based on the unexpired period
- Deposits : Pre-mature withdrawals are allowed with due notice to JFP at a reduced rate of interest. Interest will be applied depending on the period of Deposits and if it is a monthly interest payment deposit, excess interest paid will be repayable to the company. JFP will be entitled to deduct the excess payment from the capital held in Deposit.

#### ***F. Procedure for Recovery of Credit Facilities***

- JFP makes every endeavor to facilitate the re-payment of the credit facilities by the Customers. These endeavors may include re-scheduling and restructuring of facilities to suit the customer's cash flow within the Company's overall lending policy on a case by case basis.
- In the event the customers are still unable to settle, JFP would be compelled to initiate recovery actions in accordance with its contractual rights and the laws of the country. If we are compelled to deploy our recovery officers as a result of contract becoming delinquent, the cost incurred due to such visits will be charged to the contract. All legal and other expenses incurred by the Company in this regard shall be borne by the Customer.

### ***G. Disclosure of Customer Information***

- JFP observes strict secrecy in respect of all transactions of the Customer with the company subject to the provisions of section 61(2) of the Finance Business Act No. 42 of 2011.
- However, JFP is regulated by the Central Bank of Sri Lanka, and is obligated to provide details of customer transactions to the Central Bank of Sri Lanka and other regulatory/statutory institutions without prior notice to the customer, and without further obligations or legal recourse to the customer

### ***H. Financial Transaction Reporting Act No 6 of 2006***

- Where CFC has reasonable grounds to suspect that any transaction or attempted transaction may be related to the commission of any unlawful activity or any criminal offense, it will report such transaction to the Financial Intelligence Unit under the provisions of Section 7 of the Financial Transaction Reporting Act No 6 of 2006

### ***I. Applicable Legal Provisions***

- Products are governed under the provisions of the Finance Leasing Act No. 56 of 2000, Mortgage Act no.06 of 1949, Consumer Credit Act No. 29 of 1982 and other applicable laws in Sri Lanka.

### ***J. Complaint handling procedure***

- Our staff members are adequately trained to provide the best possible service to our customers. However, you have any concern about our services in any way, we welcome your comments and feedback. You can call us on +94 117 577 577 & +94 777 710 800 or you can send us your feedback via info@janashakthi.lk and we will do our best to resolve the concern.
- If our resolution doesn't meet your expectation, a direct complaint can be addressed to the Financial Ombudsman who is available for redress. He has the power to inquire and resolve any complaints and disputes between customers and financial institutions covered by the Ombudsman Scheme.

### **Financial Ombudsman:**

The Financial Ombudsman,  
No.01, Bethesda Place,  
Milagiriya, Colombo 05.  
Telephone :- +94 11 259 5624/ +9411 259 5625  
TeleFax :- +9411 259 5625  
Email: fosril@sltnet.lk  
Website: [www.financialombudsman.lk](http://www.financialombudsman.lk)