



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.	- 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. - The Loan to Value (LTV) ratio will be in accordance with the CBSL directions and credit worthiness of the applicant. - Lease period: 12 - 60 Months - Repayment: Equated Instalments, Structured or Bullet Payments according to a pre-agreed schedule.
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.	- Loan period 3 to 60 Months - Interest Accrual: Interest is charged on the outstanding balance at an agreed fixed rate. - Repayment: Equated Instalments, Structured or Bullet Payments according to a

	Business loans are designed for financing capital and working capital needs of businesses including SME and corporate entities.	pre-agreed schedule. ● Security may be requested in the form of Guarantors, Fixed Deposits, Property mortgage, Lien over vehicles or any other security acceptable to the company. ● The client is required to obtain a Decreasing Term Assurance Insurance cover. ● Post Dated Cheques will be obtained for rental payments.
Gold Loans	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.	● Advances for Gold Articles will be made based on the Karatage of the Articles pledged. ● The Advance Amount will vary with the Weight and Karatage of the Articles. ● Gold Articles within the range of 14 – 24 Karats are acceptable.
Fixed Deposits	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.	● Deposit tenure: 1 to 60 Months. ● Depositors should be Citizens/Dual Citizens of Sri Lanka aged 18 Years or above. ● Minimum deposit amount is Rs. 5,000.00 ● Deposits are accepted from Individuals, Corporates and other Institutions registered within Sri Lanka. ● Senior citizens aged 60 years and above are eligible to open Senior Citizen deposits. ● Deposit holders can choose to obtain interest payments either Monthly, Quarterly, Biannually, Annually or at Maturity.

		● 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. ● 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. ● 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). ● An FD must operate for a minimum of 30 days to earn interest. ● A penal rate is applicable for pre- mature FD withdrawals as per the guideline stipulated by Central Bank of Sri Lanka. ● 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. ● 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. ● Matured deposits will be close
--	--	--

		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	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. The applicable interest rate on deposits in savings accounts vary depending on the account balance and type of account.	● Depositors should be Citizens/Dual Citizens of Sri Lanka aged 18 Years or above. ● Applications are accepted from Corporates and Other Institutions Registered within Sri Lanka. ● 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. ● 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.
Ijarah Leasing	Ijarah lease facilities are mainly offered for popular models of registered and unregistered vehicles for private and commercial use. 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.	● 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. ● The Loan to Value (LTV) ratio will be in accordance with the CBSL directions and credit worthiness of the applicant. ● Lease period: 12 - 60 Months ● Repayment: Equated Instalments, Structured or Bullet Payments according to a pre-agreed schedule.
Wakalah Term Investment	Wakalah Term Investment enables an investor to earn an anticipated profit either monthly or annually. The profit is payable either	● Deposit tenure: 1 to 60 Months ● Depositors should be Citizens/Dual Citizens of Sri

	monthly or at maturity as per the customer's preference.	Lanka aged 18 Years or older. ● Minimum deposit amount is Rs. 5,000.00 ● Deposits are accepted from corporate and other institutions registered within Sri Lanka. ● Senior citizens aged 60 years and above are eligible to open Senior Citizen deposits ● Deposit holders can choose to obtain profit payments either Monthly, Quarterly, Biannually, Annually or at Maturity. ● 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. ● 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) ● Wakalah investment must operate a minimum of 30 days to earn profit. ● Janashakthi Finance PLC reserves the right to decline any investments 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 ● A penal rate is applicable for the pre-mature withdrawals as per the guideline stipulated by Central Bank of Sri Lanka ● 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/- ● 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.
Hybrid Lease+ Loan Facility	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.	● Eligibility: Individuals or businesses with the ability to repay the facility may apply, subject to the Company's credit evaluation. ● Product Structure: The facility consists of: I. A Lease/ Ijarah component for financing the asset II. A Loan / Wakalah financing component linked to the leased asset. ● Exposure: determined according to the Company's credit policy and CBSL guidelines. ● Tenor: As per the approved credit policy and product guidelines. ● Repayment: Repayments will be made according to a pre-agreed repayment schedule based on the

		approved facility structure. ● Security/Collateral: I. Absolute ownership of the leased asset by Janashakthi Finance PLC II. Lien over the leased asset III. Personal guarantors IV. Demand Promissory Note (DPN) or other security acceptable to the Company. ● Charges: Applicable documentation fees, stamp duties and other charges will be applied in accordance with the Company's prevailing tariff structure.
Two-Wheeler Financing	Janashakthi Finance PLC offers financing facilities for the purchase of motorcycles and scooters to support personal mobility, employment, and small business activities across Sri Lanka.	● Eligibility: I. Salaried employees in permanent employment II. Self-employed individuals and small business owners with a minimum of six months continuous business experience Applicants must demonstrate the capacity to repay the facility and provide acceptable proof of income or business continuity. ● Geographical Coverage: Facilities are available across all regions of Sri Lanka through the branch network of Janashakthi Finance PLC. ● Eligible Vehicle Models I. TVS Ntorq II. Suzuki Burgman III. Bajaj NS 200 IV. Bajaj Discover 125 V. Bajaj CT100 VI. Yamaha FZ Version 4 VII. Yamaha FZ Version 2 VIII. Yamaha R15 Version 4 IX. Yamaha MT15 Version 4 X. Yamaha Ray ZR 113 Disc XI. Yamaha Ray ZR 113 Street Rally

		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 <table><tr><th>Customer Type</th><th>Guarantor Requirement</th></tr><tr><td>Salaried employees</td><td>One immediate family guarantor and one external guarantor</td></tr><tr><td>Self-employed / business owners</td><td>Two guarantors with acceptable income proof</td></tr><tr><td>Lower exposure facilities</td><td>May be considered with one guarantor subject to credit approval</td></tr></table> ● Collateral / Security: ➤ Hypothecation of the financed vehicle. ➤ Personal guarantors acceptable to the Company. ➤ Additional security may be	Customer Type	Guarantor Requirement	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
Customer Type	Guarantor Requirement									
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									

		required based on the credit assessment. ● Repayment Method: ➤ Standing order from a salary or business account, or ➤ Post-dated cheques, according to the agreed repayment schedule. ● 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. ● Early Settlement: Early settlement of the facility may be permitted in accordance with the Company's prevailing policies and applicable charges ● Charges: Applicable documentation fees, insurance premiums, RMV charges, and other applicable charges will be applied in accordance with the Company's prevailing tariff structure.
Solar Leasing	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. <u>Solar Panel Providers</u> 1. Singer Solar Technologies 2. Singhagiri Solar 3. Fuji Solar Technologies 4. Fentons Solar 5. Hayleys Solar	● 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. ● New Customers I. Professionals including: Doctors, Engineers, Lecturers, Accountants, Lawyers and Senior corporate professionals II. Applications from other professional individuals may also be considered subject to adequate income levels and satisfactory CRIB history, in accordance with the

	6. Access Solar 7. Abans Solar 8. Baur's Solar 9. Three Sinha Solar	Company's credit policy. ● Exposure: 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. New Customers Exposure may be granted up to 60% of the solar system value, subject to the customer's credit evaluation and acceptable collateral. ● Lease period: 12 - 60 Months ● Repayment: Equated Installments, Structured or Bullet Payments according to a pre-agreed schedule. ● Collateral/Security: I. Assignment of an existing leased asset (vehicle). II. Lien over a Fixed Deposit maintained with Janashakthi Finance PLC. III. Personal guarantors acceptable to the Company IV. Any other collateral acceptable under the Company's credit policy.
Cash Backed loan	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.	● All Janashakthi Finance PLC fixed deposits/Wakalah Term Investment holders are entitled to the "Cash back loan" facility. ● 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. ● If the customer wishes to continue the loan after maturity of the deposit, the loan will be settled and

		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.	● Applicant Eligibility: Applications may be considered from the following customer categories subject to credit evaluation I. Vehicle vendors and traders II. Small and medium-scale business owners requiring working capital III. Professionals such as: Doctors, Engineers, Lawyers, IT Professionals, Accountants Applicants must demonstrate the capacity to repay the facility and provide relevant documentation for credit evaluation. ● Vehicle Eligibility:<table><tr><th>Cod e</th><th>Asset Type</th><th>Vintage</th></tr><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></table> ● Loan to Value (LTV)<table><tr><th>Asset Category</th><th>LTV</th><th>OD Plus Loan LTV</th><th>Combine d LTV</th></tr><tr><td>Category A & 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></table> ● 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. ● Repayment Structure: I. Monthly interest payments	Cod e	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	Combine d LTV	Category A & C	10%	60%	70%	Category B	15%	45%	60%
Cod e	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	Combine d LTV																							
Category A & C	10%	60%	70%																							
Category B	15%	45%	60%																							

		are required for both the lease and loan components. II. The lease component will include a final capital repayment at the end of the facility tenor. III. The loan facility operates as a limit which may be drawn down and settled within the approved tenor. ● Security / Collateral: ➤ Absolute ownership of the vehicle under the lease component ➤ Lien over the leased asset for the loan facility ➤ Personal guarantors acceptable to the Company ➤ Any additional security required under the Company's credit policy. ● Charges: ➤ Processing and documentation fees will be applied in accordance with the Company's prevailing leasing tariff. ➤ Stamp duty applicable to both lease and loan facilities will apply as per regulatory requirements. ➤ RMV and other operational charges may apply.
--	--	---

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 :

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.)
ASSETS		

Recoveries	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	Vehicle Type	50 KM or below	Charge per additional KM above 50km
		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	
	Invoice Charges (Per Invoice)		1,000/-	
Gold Loan	Stamp duty		Rs.25 rupees charge for transactions exceeding Rs.25,000/-	
	Reminder Charges – 1 st reminder		Rs.90/-	
	Reminder Charges – 2 nd reminder		Rs. 90/-	
	Reminder Charges - Final reminder		Rs. 155/-	
	Auction Charges		3%	
Yard	Yard Valuation Charges			
	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/-	

1. LENDING PRODUCTS (LEASES AND LOANS)

1.1 Documentation & Processing Charges

Description	Tariff Rate
Documentation Charges -3 wheeler/2 wheeler	
- Facility Amount below Rs.130,000.00	Rs.5,000.00
- Facility Amount above Rs.130,001.00	Rs.6,500.00
Documentation Charges – Batta Lorries	Minimum Rs.7,500 or 0.75% of facility amount
Documentation charges-Other Leasing facilities	
- Up to Rs.1Mn	Rs.7,500.00
- Rs.1,000,001 to Rs.2.5mn	Rs.12,500.00
- Rs.2,500,001 to Rs.5mn	Rs.17,500.00
- Rs.5,000,001 to Rs.10mn	Rs.22,500.00
- Rs.10,000,001 to Rs.25mn	Rs.30,000.00
- Rs.25,000,001 and above	Rs.40,000.00
Documentation Charge -Loans	1.00% of Facility Amount
Documentation Charge-OD Plus facilities	Minimum Rs.7,500/- or 1% of the facility amount
CRIB Report Fee (Per Person)	Rs. 900.00
Name Screening Fee (Per Person)	Rs. 300.00
RMV No Objection Verification Fee	Rs. 750.00
RMV Excess Charge	Rs. 2,000.00 per RMV transaction
Second Opinion Fee	Rs. 300.00
Legal Charges	At Actual Cost

1.2 Vehicle Document Related Charges

Description	Tariff Rate
Duplicate Deletion Letter (Book Owner Present)	Rs. 5,000.00
Duplicate Deletion Letter to Third Party Owner	Rs. 10,000.00
Duplicate Deletion Letter to Third Party (with Deviations)	Rs. 15,000.00
Reprint of No Objection Letter	Rs. 10,000.00

1.3 Facility Administration Charges

Description	Tariff Rate
Facility Cancellation Fee	50% of Applicable Documentation Charge
Asset Replacement Fee	Rs. 15,000.00
Restructuring / Rescheduling Fee	Minimum Rs. 5,000.00 or 0.30% of Facility Amount (Maximum Rs. 25,000.00)
Early Settlement Fee	Rs.0.75% of net outstanding amount
Early Settlement through refinance	Rs.1.5% of net outstanding amount
Default Interest	As per Approved Interest Rate
Lease Facility Review charges	
Three-Wheelers and Two-Wheelers	Rs.2,000/- per year (Rs.500/- Quarterly)
Other facilities	Rs.6,000/- per year

(Rs.1,500/- Quarterly)

2. SAVINGS PRODUCTS

Description	Tariff Rate
Minimum Balance Penalty	Rs. 50.00 per month
Dormant / Inactive Account Fee	Rs. 250.00 annually
Account Closure Fee	Rs. 500.00
Duplicate Passbook Fee	Rs. 500.00
Duplicate Account Statement Fee	Rs. 200.00
Balance Confirmation Certificate Fee	Rs. 500.00
Audit Confirmation Fee	Rs. 200.00

4. FIXED DEPOSIT PRODUCTS

Description	Tariff Rate
Duplicate Certificate Fee	Rs. 5000.00
Balance Confirmation Letter Fee	No any Tariff
Visa Letter Fee	No any Tariff
Interest Certificate Fee	No any Tariff
Audit Confirmation Fee	No any Tariff

5. DIGITAL BANKING SERVICES

Description	Tariff Rate
SMS Alert Fee	Rs. 750.00 annually
Internet / Mobile Banking Subscription Fee	Rs. 500.00
Payment Gateway Charge	Rs. 25.00 per Transaction

6. GENERAL & MISCELLANEOUS CHARGES

Description	Tariff Rate
<u>Cheque Return Charges</u>	
- 1 st Cheque Return	Rs.2,000.00
- 2 nd Cheque Return	Rs.3,000.00
- 3 rd Cheque Return	Rs.4,000.00
- Cheque Return due to account closed	Rs.7,500.00
Recovery Follow-up Charges	1% of arrears amount subject to maximum of Rs.30,000/-
<u>Life Insurance Charges</u>	
- Motor Cycle	Rs.540.00
- Three-Wheeler	Rs.1300.00
- Mini Truck/Lorry/Bus/JCB/Van/Cab	Rs.2,700.00

- Car /Jeep /SUV	Rs.5,400.00
Tender Fee	Rs.1,000.00
<u>Yard Parking Charges</u>	<u>Per Day</u>
- Motor Bike	Rs.100.00
- Three Wheeler	Rs.100.00
- Car	Rs.250.00
- Cab/Jeep/Van/Batta Lorry	Rs.250.00
- Lorry/Tipper/Browser/Bus/Tractor	Rs.250.00
- Long Vehicle/JCB/Container/P. Mover	Rs.300.00
Auction Charges	3%
NOT / LOT Charges	Rs.250.00
Postal Charges	Normal Letter Rs.65.00 Final Letter Rs.110.00

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