

# Key Fact Document

## Seylan SME

The Product /Service	Financial and other benefits including any incentive and promotions	Fees/charges, commission, interest	Procedure to be followed to obtain Product /Service	Major Terms and Conditions
<b>Seylan Cash Backed Facilities</b>	<ul style="list-style-type: none"> <li>Ability to the deposit holder to receive financing over the counter with minimum documentation through any branch network.</li> <li>Requires no previous account relationship with the bank.</li> <li>Up to 90% of Rupee Deposit and Foreign Currency deposit equivalent in LKR could be offered as facilities for overdrafts and loans.</li> <li>Facility could be settled by setting off the deposit at any given time.</li> </ul>	Please visit <a href="http://www.seylan.lk">www.seylan.lk</a>	<ul style="list-style-type: none"> <li>Duly completed signed Agreement for credit facilities against cash security</li> <li>Duly signed Letter of offer</li> <li>Should open a current or saving account with the Seylan Bank</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan Residents over 18 years of age.</li> <li>Original deposit receipt/savings pass book will be lodged with the Bank.</li> <li>Only the deposit holder can borrow.</li> <li>No third party facilities will be considered</li> </ul>
<b>SME Loans</b>	<ul style="list-style-type: none"> <li>Ability to receive financing with required documentation through any branch network</li> <li>Financing under conventional &amp; Islamic Banking</li> </ul> <p><b>Business Loans</b></p> <ul style="list-style-type: none"> <li>Loans will be considered for working capital requirements and capital expenditure</li> <li>Loans will be considered as short term/Medium term and long term facilities</li> </ul>	Please visit <a href="http://www.seylan.lk">www.seylan.lk</a>	<ul style="list-style-type: none"> <li>Should maintain a satisfactorily conducted account with Seylan Bank</li> <li>Duly filled Loan application form.</li> <li>Ability to provide related documents requested by the Bank in relation to the facility requested.</li> </ul>	<ul style="list-style-type: none"> <li>Sri Lankan Residents over 18 years of age.</li> </ul>

	<ul style="list-style-type: none"> <li>• Factoring facilities could be obtained by discounting invoices and post-dated cheques facilitating fast access to cash.</li> </ul> <p><b><u>Refinance Facilities</u></b></p> <ul style="list-style-type: none"> <li>• Ability to apply for Refinance loan facilities depend on the funds availability of the related scheme</li> <li>• Special women led facilities under Refinance schemes</li> <li>• Special Refinance Loan schemes for Agriculture/fishing and animal husbandry related projects including purchase of machinery</li> <li>• Refinance facilities through Asian Development Bank for Tea/Coconut small estate owners and working capital financing for various projects.</li> </ul> <p>* Note that above Re-finance facilities will be considered depending on availability of funds of relevant schemes.</p> <p><b><u>Import /Export facilities</u></b></p> <ul style="list-style-type: none"> <li>• Financing of imports through Revolving import loans/Pledge loans</li> <li>• Pre-shipment facilities in local and foreign currencies and Post shipment facilities for exports.</li> <li>• Issuing of documentary credits</li> <li>• Handling of Collection bills(DP/DA)</li> <li>• Issuing of Shipping guaranties/Delivery orders</li> <li>• Competitive exchange rates and interest rates</li> <li>• Delivery of documents to door step with prior arrangements</li> </ul>			
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\* **Terms & Conditions Apply**