

# Key Facts Document



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# Savings Account

Product Name	Savings (Individual Customers) / Digital Savings
Eligibility	<ol style="list-style-type: none"><li>1. Age limit 18+</li><li>2. Sri Lankan Citizen &amp; Foreigners with permanent visa</li></ol>
Benefit of the Product	<ul style="list-style-type: none"><li>• Online access to your money on the go, access through genie app</li><li>• Keep a track of your savings</li><li>• Instant fund transfers</li><li>• Call funds through “just pay”/ eZ banking retailers or Dialog arcades.</li><li>• Pay your utilities with ease.</li><li>• Debit Card to perform local and International transactions at ease.</li><li>• E-statements.</li><li>• Pay with Lanka QR</li><li>• Your one stop transactional account</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC</li><li>• Passport / Driving License (not applicable for digital onboarding)</li><li>• Billing proof (If required)</li><li>• A/C opening mandate OR digital account opening process</li></ul>
Applicable Interest Rates	*Please refer rate sheet for latest interest rates on the website

# Savings Account

Other Charges	Refer to Rates and Charges
Dormant Account Policy	If there are no transactions carried out by the customer for more than 10 years from the last transaction date, then the account will be categorized as Dormant account.
Other Restrictions	If the account was opened with zero balance and no transactions were carried out for a period of 3 months, such accounts will be closed by the Company after informing the customer.

# Savings - Pockets

Product Name	Savings Pockets (individual Customers)
Eligibility	1. Have a Digital Savings Account in Genie app
Benefit of the Product	<ul style="list-style-type: none"><li>• Allocate short-term savings effortlessly.</li><li>• Transfer money from your Digital Savings account.</li><li>• Money in the savings pockets can be transferred back to your digital savings account at any time via the genie app.</li><li>• Save now for your future needs</li><li>• 7 Pockets can be created</li><li>• Mange your savings and practice effective financial discipline</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• Should have created a Digital Savings Account</li></ul>
Applicable Interest Rates	*Interest rate applicable to Digital Savings Account will apply -Please refer rate sheet for latest interest rates.

# Savings Pockets

Other Charges	No charges
Dormant Account Policy	Refer to Digital Savings Account above
Other Restrictions	Funds can be moved only between the Savings Pockets and Digital Savings Account. No other transaction is permitted.

# Savings Account - Corporate

Product Name	Savings – Corporate
Eligibility	<ol style="list-style-type: none"><li>1. Corporate Entities in Sri Lanka</li><li>2. SME Business establishments</li></ol>
Benefit of the Product	<ul style="list-style-type: none"><li>• Fund transfers to Customers/ Business partners</li><li>• Keep a track of your savings</li><li>• Internet Access (Upon request)</li></ul>
Required Documents	<p><u>Proprietorship/Partnership account</u></p> <ul style="list-style-type: none"><li>• Copy of the business registration Document</li><li>• Proprietor Information/ Partnership deed</li></ul> <p><u>Corporations / Limited Liability Company</u></p> <ul style="list-style-type: none"><li>• Copy of Certificate of Incorporation</li><li>• Copy of form 40</li><li>• Board Resolution to open Account</li><li>• Copy of form 20</li></ul>
Applicable Interest Rates	*Please refer rate sheet for latest interest rates on the website

# Savings Account - Corporate

<b>Dormant Account Policy</b>	If there are no transactions carried out by the customer for more than 10 years from the last transaction date, then the account will be categorized as Dormant account.
<b>Other Restrictions</b>	If the account was opened with zero balance and no transactions were carried out for a period of 3 months, such accounts will be closed by the Company after informing the customer.



# Savings Account - Minor

Product Name	Savings – Minor
Eligibility	<ul style="list-style-type: none"><li>• Any child from an infant to 17 years of age is eligible.</li><li>• Sri Lankan Citizen</li></ul>
Benefit of the Product	<ul style="list-style-type: none"><li>• View access to the baby's account through the guardian's genie app</li><li>• Instant fund transfers</li><li>• E-statement</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• Baby's birth certificate</li><li>• Guardian's NIC</li><li>• A/C opening mandate or Digital account opening process.</li></ul>
Applicable Interest Rates	*Please refer rate sheet for latest interest rates.

# Savings Account - Minor

## Dormant Account Policy

This account will not be classified as dormant until the Child turns 18.

## Other Restrictions

Premature withdrawals are allowed only if it is for an emergency i.e. hospitalization (where documentary evidence is required) or for an educational purpose (where documentary evidence is required).

He/she should claim the balance or convert the Minor Account to a normal Savings Account after providing his/her National Identity Card together with any other documents required by the Company to satisfy itself the identity of the person so claiming the funds along with the original birth certificate.

# Goal Based Fixed Deposit

Product Name	Goal Based Fixed Deposit
Eligibility	<ol style="list-style-type: none"><li>1. Age 18+</li><li>2. Sri Lankan Citizens</li></ol>
Benefit of the Product	<ul style="list-style-type: none"><li>• Duration - 12 months to 60 months</li><li>• Save towards a target</li><li>• Flexibility to select target amount or monthly instalment</li><li>• Start savings from as low as Rs 100.00</li><li>• Grow your savings to achieve future objectives</li><li>• Access via the genie app</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC</li><li>• Selfie</li><li>• Billing Proof (If required)</li><li>• Digital KYC verification</li><li>• Digital Savings account</li></ul>
Applicable Interest Rates	*Please refer the rate sheet for latest rates on our website

# Goal based Fixed Deposits

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## Premature Withdrawals

In the event of premature withdrawal, interest will be paid at the prevailing Savings Account interest rate or the interest rate applicable to the account at the time of opening, which is lower.

No interest will be paid if the account is withdrawn before the completion of (1) one month.

# Fixed Deposits

Product Name	Fixed Deposits (Individual)
Eligibility	<ul style="list-style-type: none"><li>• Age 18+</li><li>• Sri Lankan Citizens &amp; Foreigners with permanent visa</li></ul>
Benefit of the Product	<ul style="list-style-type: none"><li>• Digital onboarding – Open a digital Fixed deposit from anywhere</li><li>• Duration from 1 month to 60 months</li><li>• Initial deposit of Rs 5000.00</li><li>• Earn attractive returns</li><li>• Ability to earn interest monthly and at maturity</li><li>• E-Statements</li><li>• Premature upliftment's via service requests made via the App</li><li>• Ability to obtain a cashback facilities or loans against your Fixed Deposit</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC/ passport/ driving license (Individual)</li><li>• Billing proof (if required)</li><li>• A/C opening mandate OR digital account opening process</li></ul>
Applicable Interest Rates	* Please refer rate sheet for latest interest rates on our website

# Fixed Deposits

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## Premature Withdrawals

In the event of premature withdrawal, interest will be paid at the prevailing Savings Account interest rate or the interest rate applicable to the account at the time of opening, which is lower.

No interest will be paid if the account is withdrawn before the completion of (1) one month.

## Dormant Policy

In the event of the Fixed Deposit account was not renewed or repaid at the end of the tenor of the Fixed Deposit, then and customer has not provided any instructions, such accounts will be declared as dormant.

# Fixed Deposits

Product Name	Fixed Deposits (Corporate and SME)
Eligibility	<ul style="list-style-type: none"><li>• Corporate and SME entities</li></ul>
Benefit of the Product	<ul style="list-style-type: none"><li>• Duration from 1 month to 60 months</li><li>• Initial deposit of Rs 5000.00</li><li>• Earn attractive returns</li><li>• Ability to earn interest monthly and at maturity</li><li>• Premature upliftment's via request letter or registered email address</li><li>• Ability to obtain a cashback facilities</li><li>• Internet access (upon request)</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• Business Registration and related documents (Corporate)</li><li>• Billing proof (if required)</li><li>• A/C opening mandate OR digital account opening process</li></ul>
Applicable Interest Rates	* Please refer rate sheet for latest interest rates on our website

# Fixed Deposits

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## Premature Withdrawals

Interest payable will be calculated at a lower rate in the event the Fixed Deposit is withdrawn before the maturity. If the interest is paid monthly to the customer, the applicable premature withdrawal charges (Interest) will be deducted from the initial deposit.



# Quick Loan

Product Name	Quick Loan
Eligibility	Pre-approved by the Company
Benefit of the Product	<ul style="list-style-type: none"><li>• Digital Savings Account</li><li>• Automatic repayment of loan from Savings Account</li><li>• Loan can be obtained easily via digital onboarding using the genie app</li><li>• Ability to view loan status in the App</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC</li><li>• Billing proof (If required)</li><li>• Digital account opening process</li></ul>
Penal Interest Rate	Please refer rates & charges sheet.
Other Charges	Please refer rates & charges sheet.
Collateral	Personal Guarantee

# Loan Against Fixed Deposit

Product Name	Loan Against Fixed Deposit
Eligibility	<ul style="list-style-type: none"><li>- Customer need to have a savings account attached to the genie app.</li><li>- Customer need to have a fixed deposit account with Dialog Finance PLC.</li><li>- Customer need to have a fixed deposit worth of Rs, 25,000/- to apply for a Loan against FD.</li><li>- Fixed deposit should not be collateral for any other loans.</li><li>- If the fixed deposit is placed under a “closure at maturity” renewable instruction, then the remaining period should be within 3 months from the maturity date.</li></ul>
Benefit of the Product	<ul style="list-style-type: none"><li>• Applying for a loan with just a few taps on your device.</li><li>• Prepay the loan at any time before the maturity of the fixed deposit.</li><li>• Customer will continue to earn interest on the fixed deposit</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• Digital account opening process</li></ul>

# Loan Against Fixed Deposit

## Applicable Interest Rates

The interest rates for the Loan Against Fixed Deposits depend on the fixed deposit interest rates. It's displayed on the app for the customers.

## Other Charges

The processing fee associated with availing the Loan Against Fixed Deposits. Please refer to the Rates and Charges

## Collateral

Fixed Deposit Account

# Lesi Pay Loans

Product Name	Lesi Pay
Eligibility	Based on predefined automated credit score model of the customers
Benefit of the Product	<ul style="list-style-type: none"><li>• Financial support to the eligible cx base who cannot afford Device cost at once</li><li>• No guarantors</li><li>• No credit card required</li><li>• Simple digitize journey to apply</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC card</li><li>• F2F if cx NIC not registered in DRP database</li><li>• If cx submitting PP or DL instead of NIC card – require F2F and billing proof for PP submissions</li></ul>
Penal Interest Rate	Please refer rates & charges sheet.
Other Charges	Please refer rates & charges sheet.
Collateral	Not required

# Leasing

Product Name	Leasing
Eligibility	<ul style="list-style-type: none"><li>• Age 20 – 55 years of age</li><li>• Sri Lankan Citizens</li><li>• Professionals/Businessmen/Individuals and cooperates</li><li>• Regular CRIB record</li></ul>
Benefit of the Product	<ul style="list-style-type: none"><li>• Car/Van/SUV's (Registered / Un-registered )</li><li>• Flexible on selecting the period between 13 months to 60 months</li><li>• Flexibility on selecting the monthly rental and settling the facility at maturity or when reselling the vehicle.</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC</li><li>• Billing proof (If required)</li><li>• A/C opening mandate OR digital account opening process</li><li>• Business Registration Certificate (Corporates, Partnership or sole proprietorship)</li></ul>

# Leasing (Continued)

Penal Interest Rate	Please refer rates & charges sheet.
Other Charges	Please refer rates and charges sheet
Collateral	<ul style="list-style-type: none"><li>• Absolute Ownership of the Vehicle</li><li>• Personal Guarantees</li></ul>

# Term Loans

Product Name	Term Loan
Eligibility	SME Clients / Corporates / Individuals
Benefit of the Product	<ul style="list-style-type: none"><li>• Attractive Interest rates</li><li>• Quick processing of loans</li><li>• Dialog Finance Savings Account</li><li>• Ability assign debtor payments to settle loan instalments</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC / BR registration certificate</li><li>• A/C opening mandate OR digital account opening process</li><li>• Bank statements / Income proof</li></ul>
Penal Interest Rate	Please refer rates & charges sheet.
Other Charges	Please refer rates and charges sheet.
Collateral	Immovable Property, Personal Guarantee, Movable property / Equipment

# Invoice Order Financing

Product Name	Factoring
Eligibility	SME Clients / Corporates
Benefit of the Product	<ul style="list-style-type: none"><li>• Attractive Interest rates</li><li>• Quick processing of factoring facility</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC / BR registration certificate</li><li>• A/C opening mandate OR digital account opening process</li><li>• Bank statements / Income proof</li></ul>
Penal Interest Rate	Please refer rates & charges sheet.
Other Charges	Please refer rates and charges sheet.
Collateral	Personal Guarantee



# Revolving Business Loans

Product Name	Business Revolving Loan
Eligibility	SME Clients / Corporates / Individuals
Benefit of the Product	<ul style="list-style-type: none"><li>• Attractive Interest rates</li><li>• Quick processing of factoring facility</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC / BR registration certificate</li><li>• A/C opening mandate OR digital account opening process</li><li>• Bank statements / Income proof</li></ul>
Penal Interest Rate	Please refer rates & charges sheet.
Other Charges	Please refer rates and charges sheet.
Collateral	Personal Guarantee, Immovable Property.

# Margin Trading

Product Name	Margin Trading
Eligibility	Individuals/ Corporate
Benefit of the Product	<ul style="list-style-type: none"><li>• Attractive Interest rates</li><li>• Quick processing of Margin Trading facility</li><li>• Superior Customer Service</li><li>• Ability to diversify the investment opportunities</li><li>• Ability to obtain multiple facilities</li></ul>
Required Documents	<ul style="list-style-type: none"><li>• NIC / Passport / BR</li><li>• Margin Trading Application form</li><li>• Income proof /legal documents related to corporates</li><li>• Billing proof (If required)</li></ul>
Penal Interest Rate	Not Applicable
Other Charges	Please refer rates and charges sheet.
Collateral	Shares/ Stocks

# Applicable legal; provisions related to the loan products/services

Product Name	Directly Applicable Legal Provisions	Other Legal Provisions applicable based on the circumstances of the Facility
Leasing	Finance Leasing Act No.56 of 2000	Debt Recovery (Special Provisions) Act No.2 of 1990 Consumer Credit Act No. 29 of 1982 Arbitration Act No.11 of 1995 Registration of Documents Ordinance Prevention of Frauds Ordinance Secured Transactions Act No.49 of 2009 Registration of Title No. 21 of 1998 Prescription Ordinance Inland Revenue Act No.24 of 2017 Motor Traffic Act No 14 of 1951 Finance Business Act No.42 of 2011 Companies Act No. 07 of 2007 Payment and Settlement Systems Act, No. 28 of 2005 Bills of Exchange Ordinance Financial Transaction Reporting Act No. 06 of 2006 Prevention of Terrorism (Temporary Provisions) Act No. 48 of 1979 Prevention of Money Laundering Act No. 05 of 2006 Convention on the Suppression of Terrorist Financing Act No. 25 of 2005 Electronic Transactions Act No. 19 of 2006 Computer Crimes Act No. 24 of 2007
Mortgage Loans	Mortgage Act No. 6 of 1949	
Margin Trading Facilities	Securities and Exchange Commission of Sri Lanka Act No. 19 of 2021	
Quick Loans	Mediation Board Act No. 72 of 1988	
Other Loans including Term Loans, Invoice/ Purchase Order Factoring and Revolving Business Loans	Money Lending Ordinance	

*\*\*The above Legal Provisions include any amendments made thereto from time to time and any Rules, Directions, Guidelines and/or Circulars issued by the relevant authority thereunder.*

# Unauthorized / Mistaken Transactions

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## Unauthorized / Mistaken Credit Transactions in your account

- In the event you have received a credit transaction/s and you are not aware of this transaction, do not use the funds but immediately report to our Customer Service call centre on 0777 370370 / 0760760760 or send a service request via the App..
- Provide details of the incorrect credit transaction/s such as date, amount and description of the transaction
- Please note that you are not supposed to use funds incorrectly credited to your account.

## Unauthorized / Mistaken Debit Transactions in your account

- In the event you have received a debit transaction which is not authorized by you, immediately report the and you are not aware of this transaction, do not use the funds but immediately report to our Customer Service call centre on 0777 370370 / 0760760760 or send a service request via the App.
- Provide details of the disputed transaction/s such as date, amount and description of the transaction
- Please note that you are not supposed to use funds incorrectly credited to your account.

# Customer Complaint Handling

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Please follow the link below to view the Complaint Handling Procedure:

<https://bit.ly/3SLR6rh>



**Dialog**  
**FINANCE**