LENDING PRODUCTS

Lease & Easy Lease

Key Features	Charges
• New, used, and pre-owned vehicles; machinery & equipment • Financing per CBSL Loan-to-Value (LTV) guidelines • UBF retains ownership; client is registered owner • Lease: up to 7 years, equal or structured rentals • Easy Lease: up to 3 years, structured rentals	• Market-based interest rate (Assets and liabilities committee) (ALCO-determined) • RMV transfer & processing fees • Government taxes & stamp duties

Vehicle Loan

Key Features	Charges
• Loan granted against a vehicle • Maximum tenure: 7 years • Suitable for working capital, vehicle purchase, or personal/business needs	• Market-based interest rate (ALCO-determined) • Interest rate may fluctuate according to market rates • RMV transfer & processing fees Taxes & regulatory charges

Easy Loan

Key Features	Charges
• Secured against a vehicle • Flexible repayment methods • Suitable for individuals, SMEs, and corporates	• Market-based interest rate (ALCO-determined) • Interest rate may fluctuate according to market rates • RMV transfer & processing fees • Taxes & regulatory charges

Easy Draft

Key Features	Charges
• Available against vehicles, property, fixed deposits & guarantees • Suitable for working capital, vehicle purchase, or personal/business needs • Monthly payments cover interest only during credit period • Early or partial capital settlement allowed (nominal fee applies)	• Market-based interest rate (ALCO-determined) • Interest rate may fluctuate according to market rates • Commitment fee on Early settlement • RMV transfer & processing fees • Taxes & regulatory charges

- Flexible repayment methods

Mortgage Loan

Key Features

- Secured by a mortgage on immovable property
- Maximum tenure: 10 years
- Property legally verified by UBF-approved professionals

Charges

- ALCO-determined interest rate
- Legal & handling charges
- Processing & other fees per official tariff

Additional Documents

- Title deed & survey plan
- Mortgage Protection cover

Personal Loan

Key Features

- Available to individuals and corporate clients
- Flexible repayment methods
- Guarantors compulsory

Charges

- Market-based interest rate (ALCO-determined)
- Interest rate may fluctuate according to market rates
- RMV transfer & processing fees
- Taxes & regulatory charges

Gold Loan

Key Features

- Secured against pledged gold items
- Minimum loan: LKR 5,000; maximum per approval
- Individual applicants only (no joint loans)
- Simple, minimal documentation

Charges

- ALCO-set interest rate
- Service charges as per the sub product
- Government taxes & statutory charges

Important Notes

- Unredeemed gold may be auctioned after due notice
- Lost tickets must be reported immediately

Cash Backed Loan

Key Features

- Secured against your UBF fixed deposit
- Borrow up to 75% of your FD value
- Minimal documentation required

Charges

- Interest: FD rate + 4.0%
- Applicable processing fees

Repayment Options

- Monthly interest; capital at maturity
- Capital & interest at maturity
- Equated monthly instalments

How to Apply

1. Visit a Branch	Walk into any UB Finance branch. Branch locations are listed at ubf.lk / contact-us
2. Submit Application	Complete the application form and KYC form, and provide all required supporting documents.
3. Credit Evaluation	Our team verifies your documents and conducts a credit and asset inspection.
4. Approval	Most facilities are approved within 3 working days. You will be notified of the decision.
5. Sign Agreements	Sign the facility agreement and guarantee bond. Asset ownership is transferred as per the product terms.
6. Disbursement	Funds are released to you or the supplier. You begin making regular rental payments.

Required Documents

Individuals	Sole Proprietorship	Partnership	Corporate Clients
• NIC / Driving License / Passport • Address proof (NIC / Utility Bill / Grama Sewaka Certificate) • Income proof (salary slips / bank statements) • Guarantor: ID, address & income proof • Completed application & KYC forms for Client & guarantors	• Business Registration (BR) • Bank statements & financial statements • Guarantor: ID, address & income proof • Completed application & KYC forms for Client & guarantors	• Business Registration (BR) • Consent of all partners • Bank statements & financial statements • Guarantor: ID, address & income proof • Completed application & KYC forms for • Client & guarantors	• BR / Form 41 or Form 1/20 • Memorandum & Articles (certified) • Board resolution (Director/Secretary certified) • Form 13 (address proof) • Financial & bank statements • ID, address proof, application & KYC forms of directors/ Guarantors

Vehicle Facilities	Loan against Property
• Supplier invoice • Duplicate key • Revenue license & tax receipts • Vehicle valuation report • Certificate of Registration (CR) **Loan against FD** • Original FD certificate	• Title Deeds • Plans with approval from Local Government Authority (Municipal Council/ Urban Counsel/ Provincial Council • Land Registry Extract for 35 years • Asset Tax Notice issued by local Government Authority • Building Plan (If a building available) • Certificate of conformity • Certificate of Ownership issued by Local Government Authority • Street Line/ Building Line Certificate • Non- vesting certificate

General Information

- Time taken for facility approval is subject to submission of required documents and completion of credit evaluation process
- Businesses incorporated in SL and Sri Lankan individuals over 18 years of age are eligible to apply
- Asset must be comprehensively insured through UBF
- UBF may request for Guarantors
- Latest Valuation of the security to be obtained from authorized valuer of UBF
- Facility obtained will be reported to CRIB along with payment records
- Notification of Stop payments of cheques are allowed one day prior to banking date provided alternate payment method is given.

Unauthorized or mistaken transaction

The customer shall immediately notify UBF of any unauthorized or mistaken transaction. The Company may investigate and take appropriate action in accordance with applicable laws and procedures. Any refund or reversal shall be subject to the outcome of such investigation

Financial Transaction Reporting Act No. 06 of 2006

Where UBF has reasonable grounds to suspect that any transaction or attempted transaction may be related to the commission of any unlawful activity or any criminal offence, UBF shall report such transaction to the Financial Intelligent Unit under the provisions of Section 7 of the Financial Transaction Reporting Act No.06 of 2006

Procedure of Recovery of Credit Facilities

UBF shall make every attempt to facilitate the re-payment of the credit facilities by the customers. These endeavours may include re-scheduling and re-structuring 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, UBF would be compelled to initiate recovery actions in accordance with its contractual rights and the law of the country. All legal and other expenses incurred by the UB Finance Plc in this regard shall be borne by the customer. The customer shall have recourse under the law to such actions of UB Finance Plc.

Complaints & Support

Lodge a Complaint with UB Finance	Escalation Options
Customer Care Unit **UB Finance PLC** No. 10, Daisy Villa Avenue, Colombo 04 +94 011 446 8888 info@ubf.lk www.ubf.com .	**Financial Ombudsman of Sri Lanka** No.01, Bethesda Place, Milagiriya, Colombo 05. Tel: +94 11 259 5624 | Fax: +94 11 259 5625 fosril@sltnet.lk | www.financialombudsman.lk **Financial Consumer Relations Dept - CBSL** No. 30, Janadhipathi Mawatha, Colombo 01 Fax: +94 11 247 7744 | fcrd@cbsl.lk

KEY FACTS DOCUMENT

Tariff of Charges

Applicable fees for Auto Loans, Mortgages, Secured Lending & Personal Loan

1. Documentation Fees (Auto)

a) Three-Wheeler / Motor Bike	LKR
Up to Rs. 150,000/-	**5,000**
Rs. 150,001/- and above	**6,500**

b) All Other Vehicle Types & Facility Types	LKR
Up to Rs. 150,000/-	**7,500**
Rs. 150,001/- to Rs. 1,000,000/-	**12,500**
Rs. 1,000,001/- to Rs. 3,000,000/-	**16,500**
Rs. 3,000,001/- to Rs. 5,000,000/-	**22,500**
Rs. 5,000,001/- to Rs. 7,500,000/-	**32,500**
Rs. 7,500,001/- to Rs. 10,000,000/-	**37,500**
Rs. 10,000,001/- and above	**42,500**
Below Rs.1,000,000/- for personal loan	**5,000**

2. Processing Fees — Registered Vehicles RMV Transfers

Vehicle Type	LKR
Three-Wheeler / Bike	**3,000**
All Other Vehicles	**3,500**

3. Documentation Fees (Mortgage Loan / Agreement to Sell)

Fee Type	LKR
Documentation Fee	**Loan Amount × 2%**

Note: 2% of the Loan Amount. Maximum capped at Rs. 250,000/-

4. Documentation Fees (Cash Backed Loan)

Fee Type	LKR
Documentation Fee	**1,000**

5. Processing Fees — Filing a Caveat

Fee Type	LKR
Handling Charges	**5,000**