

CREDIT CARDS

Product Name	Financial & other Benefits including any incentives & promotions	Fees/charges, commission, interest etc.	Procedure to be Followed to obtain Product/Service	Main Terms & Conditions	Complaint Handling Procedure
<p>Product positioning</p> <ul style="list-style-type: none"> ❖ Pulse card ❖ Gold card ❖ Platinum card ❖ World Card 	<ul style="list-style-type: none"> ❖ Unmatched discounts and promotions. ❖ Convenience of obtaining supplementary cards for immediate family members. ❖ LOFC Credit cards are issued under MasterCard network, EMV Chip enabled & Master pay pas enhancing convenience at all times. ❖ Card limit upgrading facilitated subject to proof of income. ❖ Balance transfer options. ❖ Equated monthly instalment plans. ❖ Exclusive access to over 1000 airport lounges across 120 countries worldwide by presenting World credit card. 	<p>https://www.lolcfinance.com/consumer-and-digital-business/credit-cards/</p>	<ul style="list-style-type: none"> ❖ The LOFC Credit Card application can be obtained from any LOFC Branch or downloaded from the web site and must be duly completed. ❖ Branch staff will seek additional verification documentation to verify creditworthiness of the customer. ❖ Credit card will be send to the customer's correspondence address mentioned in the card application via the courier company. ❖ Personal Identification Number (PIN) will reach the customer via registered post. ❖ Customer will need to contact the LOFC credit card call centre to activate the card prior to usage. 	<ul style="list-style-type: none"> ❖ All credit card processing and issuance will be subject to credit evaluation upon submission of required documentation and will be executed at the sole discretion of the Company. ❖ Resident Sri Lankans and Non-resident Sri Lankans from 18- 60 years will be eligible for credit cards including supplementary card holders. ❖ Primary card holder should be self-employed or salaried drawing a basic salary of Rs. 25,000 or above to be eligible for a credit card. ❖ Customer is liable to pay the LOFC all due charges including late payment Credit card takeover and limit enhancements facilitated subject to LOFC's discretion. ❖ As per governing regulations, periodic reporting of credit card outstanding amount and arrears will be done to Credit Information Bureau of Sri Lanka (CRIB) for reference of all financial institutions. 	<ul style="list-style-type: none"> ❖ The cardholder shall examine the Statement of Account and any error therein should be notified the Card centre within 15 days from the statement date. ❖ Card Centre will require the following information to investigate the dispute. <ul style="list-style-type: none"> ○ Cardholder's Name ○ Credit Card No ○ Transaction Date ○ Transaction Amount ○ Merchant Name ❖ If the Cardholder informs the Card Centre verbally of any dispute, he/she is required to send a complaint by a letter/ fax or by e-mail (info@lankaorix.com) within 3 business days. The specimen of the Cardholder Dispute Resolution Form can be downloaded from the corporate website.

	<ul style="list-style-type: none">❖ 24*7 customer care service available in Sinhala, Tamil & English.❖ E-statements.❖ Joining fee and 1st year Annual fee waived off.				<ul style="list-style-type: none">❖ Wherever necessary the Card Centre will contact the Cardholder if any further information is required.❖ Pending investigation, the Card Centre may credit the Cardholder's account with the disputed amount till the dispute is resolved. The investigation may take 45-180 days and after completion of investigations, if no error has been found of the subject transaction, card centre will advise the cardholder accordingly and the cardholder's credit card account will be debited with the disputed amount.❖ If in the process of investigating a query, LOFC may have to retrieve transaction voucher copies from another Financial Institutions, and the cardholders account will be debited for retrieval fee as per the tariff.❖ All disputes are subject to and governed by the dispute resolution guidelines as published by MasterCard worldwide.
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