

## Home Finance

We know how important your home is for you and your family. This is why we are eager to help you secure it. We will partner with you in buying / building your home and let you buy back our share over a period of time. We will rent our share of the house to you so that you could enjoy the full usage of the house at all times.

So go ahead with your plans for your own home.

### We can help if you look to;

- Purchase a Land
- Purchase a completed home
- Construct your home on an existing land
- Purchase land and construct your home
- Renovate, extend, restore or enhance your home
- Transfer an existing Home Finance facility

### Features & Benefits

- Product Concept : Diminsihing Musharaka
- Competitive rentals
- One year grace period will be allowed for construction and extension facilities
- Up to 75% of force sale value (FSV) of the asset can be financed
  - 60% of FSV if purchasing land only and 75% of BOQ for Construction for all customers
  - For Salaried Employees & Professional (Doctors, Engineers) 75% of FSV if purchasing land with house (Subject to Risk Score)
  - For Self Employed and Non-resident Sri Lankans working abroad 65% of FSV if purchasing land with house (Subject to Risk Score)
- Up to 20 years financing
  - Business income applicants -10 years
  - Non-Resident Sri Lankan applicants - 5 years
  - Salaried income applicants - 20 years. If land purchases only 10 years
- Minimum facility amount : Rs. 500,000/-
- Maximum facility amount : Rs. 20,000,000/-

### Documents Required

- National Identity Card (NIC)/ Passport / Driving License (DL)
- Details and proof of Income
  - If Employed:
    - Salary slips for the past 3 months
    - Copy of appointment letter
    - Service letter
    - Last 6 months bank statement
    - Contract letter if overseas employed
    - Any other income details
  - If Business:

- Business registration copy
  - Last 6 months bank statement
  - Audited financial statements ( last 3 years)
  - Related business property documents
  - Any other income details
- Property related documents
  - Last title deed (copy)
  - Survey plan - within 10 years (copy)
  - Approved building plan (copy)
  - Certified extract (30 years)
  - Ownership certificate (within 6 months)
  - Street line certificate (within 6 months)
  - Non vesting certificate
  - Certificate of conformity (COC)
  - Tax receipts
  - Notice of assessment
  - If construction:
    - Approved building Plan
    - BOQ (Bill of Quantity)

## Feedback and Complaints

Customers of the Bank are invited to provide their valuable feedback by submitting the 'Tell us about your service experience' form available at the branch or downloading the same from our website [www.amanabank.lk](http://www.amanabank.lk).

You can also lodge complaints with regard to our products or services by either

1. Contacting the relevant branch manager
2. Emailing us about your complain to [feedback@amana.lk](mailto:feedback@amana.lk)
3. Contacting our hotline 011 7 756756
4. Submitting a message on our 'Contact Us' page of our website [www.amanabank.lk](http://www.amanabank.lk).

Once the complaint is received we will acknowledge receipt and keep you informed of the action promptly taken.