KEY FACT DOCUMENT

HOME FINANCE

Eligibility	• Sri Lankan citizens of 18-65 years of age
Product Features	Product Concept : Diminsihing Musharaka • 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	• Competitive rentals • Minimum facility amount: Rs. 500,000/- • Maximum facility amount: Rs. 37,500,000 • One year grace period will be allowed for construction and extension facilities • 70% of force sale value (FSV) to purchase a land / to purchase a house with land. o To Purchase Land and Construct a House - 65% of FSV of Land and 75% of Bill of Quantity (BOQ) for Construction. o To Construct a House on Owned Property - Lower of 70% of FSV of Property or 75% of BOQ o Renovate, Complete or Extend a House - Lower of 70% of FSV of Property or 75% of BOQ • 70% of force sale value (FSV) to purchase a completed Apartment with COC o Purchase an Apartment under Construction - 70% of purchase value validated by the Banks valuer • Repay an already obtained Facility - 100% of facility outstanding (Capital amount) subject to above FSV and BOQ criteria where applicable. • Up to 20 years financing o Business income applicants -10 years o Non-Resident Sri Lankan applicants - 10 years o Salaried income applicants - 20 years. If land purchases only 10 years o For Acquiring a Commercial Property - 5 Years

Required documents	• Application Form • National Identity Card (NIC)/ Passport / Driving License (DL) • Details and proof of Income :

If Employed:	If Business:
- Salary slips for the past 3 months (6 months if working abroad)	- Business registration copy
- Copy of appointment letter	- Last 6 months bank statement
- Service letter	- Audited financial statements (last 3 years)
- Last 6 months bank statement	- Related business property documents
- Contract letter if overseas employed	- Any other income details
- Any other income details	

- Property related documents
  - o Last title deed (copy)
  - o Survey plan - within 10 years (copy)
  - o Approved building plan (copy)
  - o Certified extract (30 years)
  - o Ownership certificate (within 6 months)
  - o Street line certificate (within 6 months)
  - o Non vesting certificate o Certificate of conformity (COC)
  - o Tax receipts
  - o Notice of assessment
  - o If construction:
    - Approved building Plan
    - BOQ (Bill of Quantity)
- Visit the nearest branch or download through the corporate website : https://www.amanabank.lk/application-downloads.html

Fees and Charges	Current fee and charges will be available in our corporate website : https://www.amanabank.lk/tariff-services.html
Terms and Conditions	Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions or visit our corporate website : https://www.amanabank.lk/pdf/application-downloads/general-business-conditions.pdf
Feedback and Complaints	You can get in touch with our Customer Solutions Centre 24x7 to share your feedback and address your grievances, for which our team would ensure desired attention to help resolve your concerns. Customer Solution Centre Number :+94 11 7 756 756 Email : info@amana.lk | feedback@amana.lk Submit your inquiry on our website www.amanabank.lk However, if your expectations have not been met with, you can write or e-mail to: The Manager - Service Quality Assurance Amana Bank, No. 353, Galle Road, Colombo 03 or e-mail servicequality@amana.lk
	If your expectations haven't still been met with, the services of an independent Financial Ombudsman are made available for you. You may contact the office of the Financial Ombudsman as follows. Financial Ombudsman, No.1, Bethesda Place, Milagiriya, Colombo 04. Telephone: + 94 11 2595624 Fax: +94 11 2595625