

Key Fact Document

HNB ADHISHTANA PRE-DEPARTURE LOAN IN
SRI LANKAN RUPEES



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Description of the product/ delivery channel

1. Eligibility

- Sri Lankan citizen above 18 years of age
- Who intend to migrate as an **Unskilled (None Domestic)/ Semiskilled/ Skilled workers** under **work/ employment visa** holding an HNB Adhishtana Account
- With a **minimum salary of Rs. 200,000** in the future foreign employment as evident by the job contract/ Officer letter
- **Not miraging to** a sanctioned or high-risk country
- With a **clear CRIB** as per the prevailing CRIB guidelines of the Bank
- Should migrate through a **Recruitment Agency onboarded** by the Bank

2. Target Segment

- Migrant Workers

3. Interest Rates - Please refer the HNB Web site – www.hnb.net

4. Repayment Terms

Maximum 24 months including 3 months grace period

Financial and other benefits to customers including incentive and promotions

- Finance the "Pre-Departure Cost" of Migrant Workers
 - Cost of Skill Development
 - Cost of Air Tickets, Visa application process
 - Cost of medical tests
 - Cost of SLBFE Registration
 - Consultancy Fee of Agency, Etc...
- Financial Education

Cost to Customers – Fees/charges, commission, interest, etc.

As per the prevailing structure of charges of the bank

Procedure to be followed to obtain the product/delivery channel

Customer need to submit the documents through an HNB Customer Center

Key Terms & Conditions

(Security Details)

One personal Guarantor

Loan Protection Insurance Cover

For more information - 0112 462 462/ hnbconnect@hnb.lk

Complaint handling procedure

The contact number is 0112661963

Email address – customer.experience@hnb.lk

Link :- hnb.net/feedback

