

Key Fact Document

PAWNING



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Description of the product/ delivery channel

This product has been introduced to cater the immediate financial needs of citizens of Sri Lanka. The Bank Finance against Gold and Gold Jewellery.

Eligibility

18 years and above Sri Lankan citizens
NIC or valid DL/PP where NIC number is mentioned

Target

Citizens of Sri Lanka who needs immediate financial assistance
Repayment period – 12 months
Interest rates - Please refer the HNB Web site - (www.hnb.net)

Financial and other benefits to customers including incentives and promotions

- Competitive Scale of finance will be offered.
- Can be granted within short period of time and no documentation required,
- No hidden charges.
- Privacy is highly protected.
- Part payment can be done.
- Advance can be renewed after six months for a further period of 12months with the prevailing interest rates.

Cost to Customers - Fees/Charges, Commission, Interest etc.

Interest Rates - Please refer the HNB Web site - (www.hnb.net)

Minimum interest Rs 100- or 15 days interest, whichever higher will be charged.
No other charges or fees.

Procedure to be followed to obtain the product/delivery channel

Visit any of our branches where pawning facility is available during business hours i.e.9am to 3pm with the NIC or valid DL/PP where NIC number is mentioned

Key Terms & Conditions

- Minimum advance amount – Rs 10,000/=
- Period of Advance - 12 months
- Part-payments can be done.
- After six months advance can be renewed for further period of 12months with prevailing interest rate.
- Redemption can be done with a prior notice. Pawner should be present for redemption.

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

