

Key Fact Document

HNB ADHISHTANA HOUSING LOAN
IN SRI LANKAN RUPEES



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Description of the product/ delivery channel

- Eligibility**
 - Sri Lankan citizen above 18 years of age
 - Who works as an **Unskilled/ Semiskilled Domestic/ None domestic, Semiskilled & Skilled worker** under **work/ employment visa**
 - Holding an HNB Adhishtana Account
 - **Compulsory monthly saving** of minimum Rs. 3,000 for a minimum period of **12 months (continuously)**
 - **Not miraging** to a sanctioned or high-risk country
 - With a **clear CRIB** as per the prevailing CRIB guidelines of the Bank
- Target Segment**
 - Migrant Workers
- Interest Rates** - Please refer the HNB website - (www.hnb.net)
- Repayment Terms** - Maximum 60 months

Financial and other benefits to customers including incentive and promotions

- Financing the Housing cost of the borrower
- 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 Property mortgage

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

