

## KEY FACT DOCUMENT - LB CIM

Product Name	LB CIM
<p style="text-align: center;"><b>Eligibility</b></p>	<p>An individual Srilankan citizens age 18 years and above having a local mobile number or approved foreign mobile number region</p> <p>Currently user can register with mobile numbers from the following regions</p> <p><b><u>Middle East</u></b>            United Arab Emirates: +971            Saudi Arabia: +966            Qatar: +974            Oman: +968            Kuwait: +965            Jordan: +962</p> <p><b><u>Europe</u></b>            United Kingdom: +44            Ireland: +353            Italy: +39            Finland: +358            Oceania &amp; North America            Australia: +61            New Zealand: +64            Canada: +1</p>
<p style="text-align: center;"><b>Features/Benefits of the product</b></p>	<p><b>Customer</b></p> <ul style="list-style-type: none"> <li>● Online real-time access to funds</li> <li>● 360° digital banking - fully digital onboarding, no branch visits</li> <li>● Open and manage Digital Savings and Fixed Deposit Accounts digitally</li> <li>● Earn 4% p.a. interest on CIM balance</li> <li>● Top up the wallet from other bank accounts via JustPay</li> <li>● Transfer money to any bank account in Sri Lanka</li> <li>● Scan &amp; Pay with LankaQR</li> <li>● Pay Utility bills</li> <li>● Book a doctor ( e-channelling )</li> <li>● Mobile reloads</li> <li>● Pay credit card bills and insurance premiums</li> <li>● Pay LB lease/loan rentals &amp; interest and gold loan repayments</li> <li>● Apply for AI-powered CIM Personal Loan : (Rs. 25,000 – Rs. 300,000, 3–24 months)</li> </ul>

- Get instant loans against fixed deposits.
- Instant gold loan and business loan top-ups
- Schedule payments
- Send gifts to friends (e-Gifting)
- Send E-Voucher ( Thyaga.lk )
- Invite a Friend option to LBCIM
- Request WHT certificates directly from the app
- Request FD and Savings Documents via LB CIM APP
- Biometric authentication (fingerprint and Face ID)
- Available in Sinhala, Tamil, and English
- Virtual Debit card issuance
- NFC-enabled contactless tap-to-pay payments from Virtual Debit card
- Cross-border transactions supported via Union pay virtual card ( International QR / E-Commerce payments )
- Embedded WhatsApp and Messenger support options

### **Merchant**

- Accept QR payments via Lanka QR
- Use CIM as a savings account while earning 4% p.a. on balance
- Make all business payments digitally without cheques
- Access E-statements and transaction history for business tracking
- Real-time settlement of merchant transactions
- Convert user account to a business QR account
- Merchant - View only user management system
- LB CIM Merchant will cover all the feature which available in customer app

### **Virtual Debit Card Features**

- Instant virtual UnionPay debit card created within the LB CIM app
- Create multiple virtual cards for different purposes
- Perfect for online shopping and e-commerce without exposing main account details
- Use for online subscriptions and digital services
- Card details (card number, CVV, expiry) visible only in the app
- Scan & Pay with LB CIM at any LANKAQR merchant
- Tap-to-Pay enabled via NFC on compatible devices
- Manage card settings (freeze/unfreeze, transaction limits, usage tracking) from the app
- Card type : Virtual UnionPay
- No physical card required; fully digital

<p style="text-align: center;"><b>Required Documents</b></p>	<p><b>User</b></p> <ul style="list-style-type: none"> <li>● Valid NIC / Passport / Driving License</li> <li>● Billing proof (if required)</li> <li>● Email ID</li> <li>● Selfie</li> </ul> <p><b>Merchant</b></p> <ul style="list-style-type: none"> <li>● Merchant Application</li> <li>● NIC / Driving License</li> </ul> <p><b>Proprietorship/Partnerships</b></p> <ul style="list-style-type: none"> <li>● Business Registration</li> <li>● Proprietor information / Partnership deed</li> </ul> <p><b>Corporations/Limited Liability Companies</b></p> <ul style="list-style-type: none"> <li>● Copy of Certificate of Incorporation</li> <li>● Board resolution</li> </ul> <p><b>For AI - Powered LB CIM Personal Loan</b></p> <ul style="list-style-type: none"> <li>● Last 3 months' pay slips</li> <li>● Last 3 months' salary/bank statements</li> <li>● Employee ID or employment confirmation letter</li> <li>● Two referees (one workplace, one family) with name, NIC, and contact</li> </ul> <p><b>Virtual Debit Card</b></p> <ul style="list-style-type: none"> <li>● No additional documents required beyond LB CIM verification</li> <li>● Must have a fully verified CIM account</li> </ul>
<p style="text-align: center;"><b>Applicable Fees &amp; Charges</b></p>	<ul style="list-style-type: none"> <li>● Subject to Lanka pay and LB Finance conditions</li> </ul>
<p style="text-align: center;"><b>Key Facts</b></p>	<ul style="list-style-type: none"> <li>● Interest on CIM balance: 4% p.a.</li> <li>● Users are entitled for Free Quotas to CEFT transfers monthly based on the average wallet balance.</li> <li>● CIM Personal Loan: Rs. 25,000 - Rs. 100,000, 3 - 12 months, 2% per month (flat rate 1.3 and above) document charge 2% (max Rs. 3,000)</li> <li>● Virtual Debit Card: Virtual UnionPay, instant issuance, multiple cards</li> </ul>

<p style="text-align: center;"><b>Free Quotas Monthly Entitlement</b></p>	<p style="text-align: center;"><b>LB CIM Digital Bank Account</b></p> <p style="text-align: center;">Monthly Entitlement</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e91e63; color: white;"> <th>Tier</th> <th>Grade E Saver</th> <th>Grade D Saver</th> <th>Grade C Saver</th> <th>Grade B Saver</th> <th>Grade A Saver</th> <th>Grade A+ Saver</th> </tr> </thead> <tbody> <tr> <td>Avg. Account Balance (Rs.)*</td> <td>0 - 999</td> <td>1,000 - 4,999</td> <td>5,000 - 9,999</td> <td>10,000 - 99,999</td> <td>100,000 - 499,999</td> <td>&gt;500,000</td> </tr> <tr> <td>Interest Rate (p.a)</td> <td>1.5%</td> <td>3%</td> <td>4% **</td> <td>4% **</td> <td>4% **</td> <td>4% **</td> </tr> <tr> <td>Justpay Topup</td> <td>2 FOC</td> <td>4 FOC</td> <td>6 FOC</td> <td>10 FOC</td> <td>20 FOC</td> <td>50 FOC</td> </tr> <tr> <td>CEFT (Fund Transfer)</td> <td>0 FOC</td> <td>2 FOC</td> <td>4 FOC</td> <td>8 FOC</td> <td>20 FOC</td> <td>50 FOC</td> </tr> </tbody> </table>	Tier	Grade E Saver	Grade D Saver	Grade C Saver	Grade B Saver	Grade A Saver	Grade A+ Saver	Avg. Account Balance (Rs.)*	0 - 999	1,000 - 4,999	5,000 - 9,999	10,000 - 99,999	100,000 - 499,999	>500,000	Interest Rate (p.a)	1.5%	3%	4% **	4% **	4% **	4% **	Justpay Topup	2 FOC	4 FOC	6 FOC	10 FOC	20 FOC	50 FOC	CEFT (Fund Transfer)	0 FOC	2 FOC	4 FOC	8 FOC	20 FOC	50 FOC
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<p style="text-align: center;"><b>Procedure to be followed to open a LB CIM Customer/ Virtual Card account</b></p>	<p><b>User:</b></p> <ul style="list-style-type: none"> <li>● Download the LB CIM app via Play Store, Apple Store or Huawei App Gallery.</li> <li>● Fill in the required details and submit.</li> <li>● Upload NIC (front &amp; back) and selfie for digital KYC.</li> <li>● Create a 6-digit password and enable biometric login.</li> <li>● Submit the application - processed digitally; no branch visit required.</li> <li>● Call LB CIM at 0112 200 500 to activate your account if required.</li> <li>● Once activated, link bank accounts and cards and start using CIM features.</li> </ul> <p><b>To Request Virtual Debit Card:</b></p> <ul style="list-style-type: none"> <li>● Open LB CIM app and log in.</li> <li>● Navigate to Virtual Card section.</li> <li>● Select Virtual UnionPay as card type.</li> <li>● Agree to Terms and Conditions.</li> <li>● Tap Request Card - card is created instantly.</li> <li>● View card number, CVV, expiry date within the app.</li> <li>● Create multiple virtual cards for different purposes.</li> </ul>																																			
<p style="text-align: center;"><b>Main Terms and condition</b></p>	<ul style="list-style-type: none"> <li>● CIM is fully compliant with Central Bank of Sri Lanka security standards.</li> <li>● Money in CIM is protected by the Central Bank's Deposit Insurance Scheme (SLDIS).</li> <li>● Virtual card usage subject to UnionPay and LB Finance terms.</li> <li>● Full terms: <a href="https://lbcim.com/terms-and-conditions/">https://lbcim.com/terms-and-conditions/</a></li> </ul>																																			
<p style="text-align: center;"><b>Complaint/ Request Handling Procedure</b></p>	<p>All complaints or requests can be lodged through call centre, emails or LB Finance branches. Call centre will be the first point of contact in complaint/request handling.</p> <p>Call Centre will lodge the complaint/request in the internal system and a ticket will be generated with details and assigned to the relevant department after investigating the</p>																																			

	<p>customer will be contacted with the required feedback.</p> <p>LB CIM will require the following information to investigate the complaint/request.</p> <ul style="list-style-type: none"><li>✓ Customer Name</li><li>✓ Identification No</li><li>✓ Mobile Number (LB CIM)</li><li>✓ Transaction Date</li><li>✓ Transaction Amount</li></ul> <p>CIM Support: +94 112 200 500 WhatsApp: +94 76 220 0500 Email: <a href="mailto:cimsupport@lbfinance.lk">cimsupport@lbfinance.lk</a></p>
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