

## Swarna Pradeepa Pawning Advance Scheme

People's Bank Swarna Pradeepa Pawning service offers you Speedy, reliable and Confidential Service while giving maximum security to your valuable gold jewellery, for urgent financial requirements

### Competitive Advantage

- Part-payment Facility through any branch /Service Centre, From KIOSK, Through Online.
- A Specialized Customer Service from an island-wide network of over 742 Branches and Service Centers.
- Lower interest rates.
- A concessionary interest rate for Vanitha Vasana / Harvest Account Holders.

### Eligibility Criteria

- Individuals/Sri Lankan nationals over 16 years
- Purpose should be legitimate.
- Articles of personal nature made of gold can be acceptable

### Documents to be provided

- National identity Card - (If a National Identity Card (NIC) is not available, a valid Driving License or Passport can be provided along with an address proof document. The NIC number should be stated therein.)

### Applicable Interest Rate

Refer the website of Peoples Bank-[www.peoplesbank.lk](http://www.peoplesbank.lk)

### Tenure

Payable within a period of 12 months with the accrued interest.

### Fee/charges, Commission, interest & ect

- For Pawning advances below Rs.25,000/-Minimum interest will be calculated for 30 days when redeeming of an advances
- For Pawning advances over Rs.25,000/-Minimum interest will be calculated for 7 days when redeeming of an advances
- If not settled within the contract period (Within 12 months) a 2% penalty will be charged from the date of default up to the date of payment.

### Application criteria

Visit the nearest Branch or Service centre island wide and discuss the requirement with the staff

### **Terms and Conditions**

- Pawning advance is repayable within one year with due interest
- Bank has the right of sale of pawned articles if not settled within the agreed period.
- An affidavit in a form approved by the bank and other documents should be submitted where the ticket is lost/pawner is dead.

### **Complaints handling procedure**

- Can access us through [info@peoplesbank.lk](mailto:info@peoplesbank.lk)
- Make a written request to the relevant branch, Regional Head office or Head office.
- Call the relevant Branch, Regional Head office or Head Office

### **Further information**

- Visit [www.peoplesbank.lk](http://www.peoplesbank.lk)
- Call centre-1961 / Head office 0112481481-8064/8054