

The PrimeScore Loan Scheme is designed to support salaried employees across Sri Lanka by recognizing their creditworthiness and providing them with convenient access to financing. Through this initiative, we aim to empower individuals to meet their personal and professional needs with confidence, while encouraging a culture of financial discipline and trust.

## Competitive Advantage

- Competitive interest rates
- Less documentation
- Access to apply online
- Provable additional income can be considered.

## Eligibility Criteria

- Applicant must be Sri Lankan citizens employed on permanent basis in the Government / Semi Government or reputed private sector institutions in Sri Lanka.
- CRIB Risk Grade in applicant's CRIB report must fall within A1, A2, or A3 grades at the time of application.

## Maximum Loan Amount

|                     |                              |
|---------------------|------------------------------|
| Maximum Loan Amount | CRIB Risk Grade A1-Rs.10.0Mn |
|                     | CRIB Risk Grade A2-Rs.5.0Mn  |
|                     | CRIB Risk Grade A3-Rs.3.0Mn  |

## Applicable Interest Rate

- Up to 3 years – 10.0% p.a.
- Above 3 years up to 5 years – 10.5% p.a.

## Tenure

- Maximum repayment period - 05 years

## Fees/charges, commission, interest, etc.

- Penal interest on overdue capital
- Penalty on overdue installments
- Standard documentation charges
- Standard early settlement charges/ interest reduction charges
- Valuation charges (if applicable)
- Legal charges (if applicable)
- Stamp Duty (if applicable)
- Insurance Premium (if applicable)

## Application criteria

- Visit [www.peoplesbank.lk](http://www.peoplesbank.lk) and apply online.
- Call or visit the nearest Branch or service Centre island wide along with 03 month's salary records and a copy of the appointment letter of the applicant.

## Key Terms and conditions

- Facilities can be considered only in Sri Lanka Rupee(LKR)
- Total deductions, including the proposed loan installment and the existing loan commitments should be within 60% of the salary.
- Repayment is considered up to the retirement age for the salaried borrowers.

## Complain handling procedure

- Borrower 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