

Pawning

Key Fact Document

Index

01. Introduction
02. Eligibility
03. Special Features
04. Interest Rate
05. Fees and Other Charges
06. How to Apply
07. Contact Us

01. Introduction

Pawning for Licensed Commercial Banks in Sri Lanka is regulated by the Banking ACT No 30 of 1988 as Amended by Banking (Amendment) Act No.33 of 1995.

Pawning facility enables the client to meet their urgent cash requirements by pawning gold or gold jewelry.

DFCC Bank accepts jewelry made of 24K – 18K gold and articles are assayed using the latest equipment.

Borrowers are provided a maximum of 12 months to settle the pawning advances at their convenience.

Pawning ticket containing terms and conditions of the facility will be issued along with each and every pawning advance.

02. Who will be eligible to obtain a Pawning Facility

All Sri Lankans who are over 18 years of age with contractual capacity who declares himself/herself to be the owner of the articles.

03. Special Features

- I. Highest advance values at competitive rates of interest.
- II. Guaranteed security for your gold and confidentiality.
- III. Flexible payment plans with redemption options whenever required.

05. Interest Rate

Interest rates applicable are available on our web site (www.dfcc.lk).

07. Fees and other charges

Fees and other charges applicable are available on our web site (www.dfcc.lk).

04. How to Apply

You can visit a DFCC branch of your choice to apply for a pawning facility. For further details please visit the DFCC Bank web site (www.dfcc.lk)

08. Contact Us

You can call us on our 24 hour Contact Centre on +94(11)2350000 or write to us on info@dfccbank.com. You can also visit any of our Branches as detailed on our website.