



PEOPLE'S LEASING & FINANCE PLC

Key Facts Document

Margin Trading

1. Key Facts Document – Margin Trading

Description of the account	Benefits to customers	Fees / charges, commission, interest.	Procedures to be followed to open the account	Main terms and conditions	Legal provision
<p>Description :</p> <p>A product which allows investors of equity & debt market to obtain a facility against their investment, to build their portfolio further and to trade in additional securities.</p> <p>Purpose :</p> <p>Allow customers to increase their portfolio and to trade with the same portfolio, while keeping it as a security.</p>	<ul style="list-style-type: none"> -Daily updates on account status. -Immediate increase in share purchasing power. -Income opportunities such as increased dividends and trading profits. -Exploit new investment avenues in securities markets without selling existing shares or incurring any additional capital investment out of own funds. -Facilities provided through any registered broker. -Minimum documentation and quick approval. -Interest calculated on a daily balance and debited to the account at the end of the month. 	<ul style="list-style-type: none"> -Interest rates based on the size of the portfolio and quality of the shares. -Charges to Securities and Exchange Commission to obtain approval -Debit Interest on a monthly basis 	<p>Documents to open a Margin Trading account for an individual:</p> <ol style="list-style-type: none"> 1.Margin Trading Account application with Customer Due Diligence(CDD) duly completed and signed 2.Margin Trading Agreement signed by the client, Margin Provider and the Stock Broking Firm 3.Private transfer form to be signed 4.Intra Account transfer form duly signed by the client 5. Copy of the NIC/valid Passport 6.Copy of a utility bill, bank statement or CDS statement (to evidence the permanent address) if it is different to the NIC address 7.Pledge letter to be signed <p>Documents to open a Margin Trading account for a corporate client:</p> <ol style="list-style-type: none"> 1.Margin Trading Account application for corporate clients with Customer Due Diligence(CDD) duly completed and signed 2.Margin Trading Agreement, signed by the corporate client, Margin Provider and the stock brokering Firm 3.Company Board Resolution 4.Certificate of Incorporation 5.Form 20 (Particulars of Directors and Secretaries) 6. Articles of Association 7.Names, addresses and NIC numbers of all Directors on company letter head 	<p>Eligibility Criteria;</p> <p>Individual</p> <p>Any citizen of Sri Lanka or Residential Visa holder over 18 years of age, holding a valid national Identity card/ valid passport.</p> <p>Corporate & Other Institutions</p> <p>Corporate and other Institutions registered in Sri Lanka.</p>	<p>As a Margin Provider - Under Section 183 of the Securities & Exchange Commission of Sri Lanka Act No.19 of 2021.</p>

			8.NIC/passport copies of all Directors 9.Names and addresses of the Top Ten Shareholders of the company on company letter head 10.Private Transfer form to be signed 11.Intra Account transfer form to be signed		
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*** For the customer complaint handling procedure, refer the last page of the document.

Complaint Management Procedure:

The following methods are available to **customers to lodge complaints.**

- Through the Chief Manager / Manager of the Margin Trading Department.
- Through the call center +94 112 206 300
- Email us at: customerservices@plc.lk
- Write to: Customer Services and Dispute Resolution Department, 5th Floor, No.1161, Maradana Road, Colombo 00800.

In the event a satisfactory solution is not provided by the finance company, customer can escalate his/her complain to the office of the **Financial Ombudsman** of Sri Lanka.

Financial Ombudsman
 Office of the Financial Ombudsman,
 143A, Vajira Road,
 Colombo 05.

Contact Number: +94 11 259 5624
 Telefax: +94 11 259 5625
 Email: fosril@sltnet.lk
 Website: www.financialombudsman.lk