

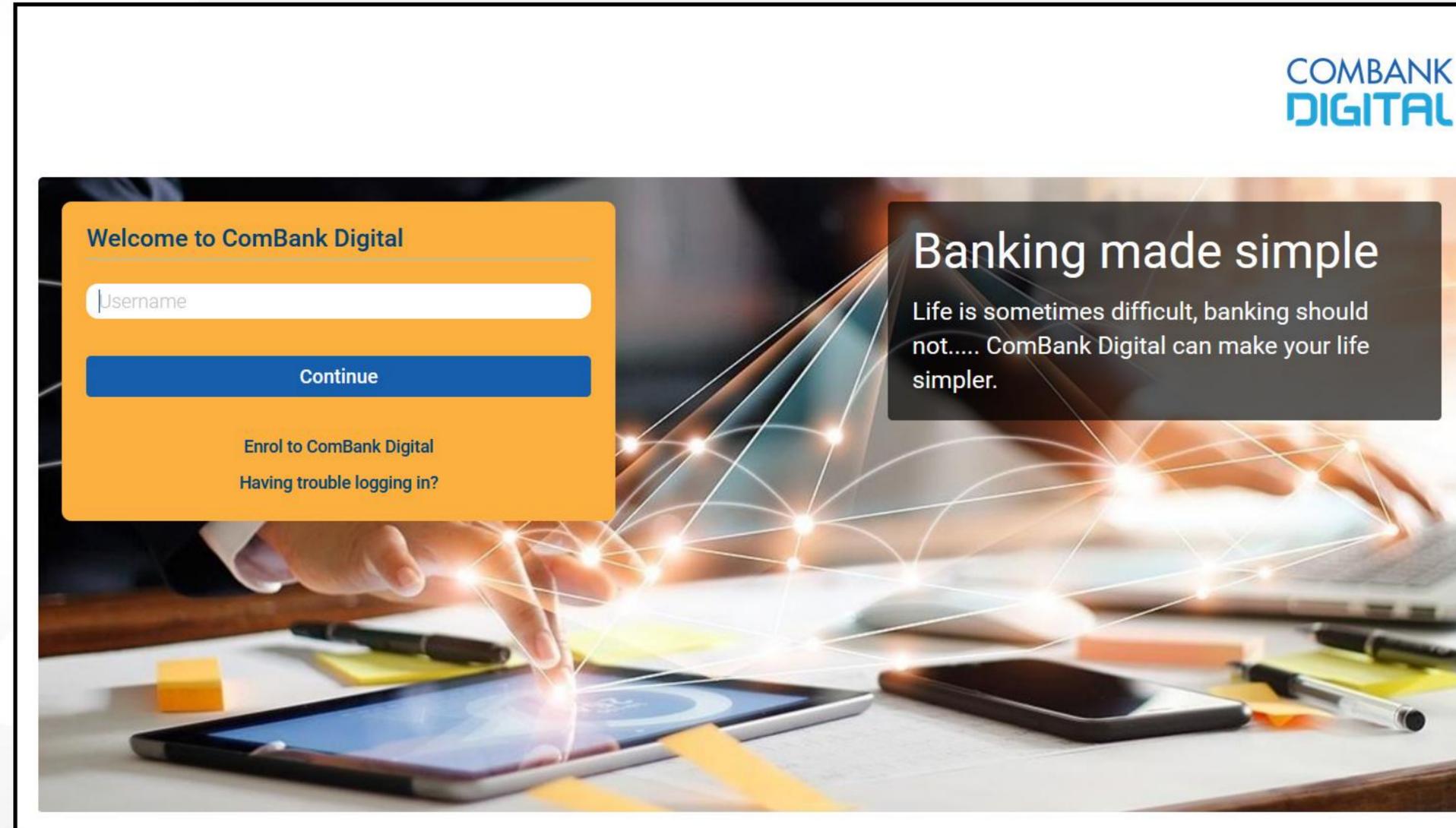


HOW TO APPLY FOR A PERSONAL LOAN VIA COMBANK DIGITAL

APPLY FOR PERSONAL LOAN



Log in to “ComBank Digital”
Portal



APPLY FOR PERSONAL LOAN



Select Originations from the top menu and click on "Apply for Personal Loan".

The screenshot displays the ComBank Digital dashboard. At the top right, there is a notification: "Set up your next Time Deposit via ComBank Digital". The main navigation bar includes: "My Money", "Transfers / Payments", "ComBank Card Payments", "Investments", "Self Management", "Originations", and "Alerts". The "Originations" menu is highlighted, and a tooltip shows "Overdraft/Loan against eFD" and "Apply for Personal Loan".

The dashboard content includes:

- Welcome, MR A B C PERERA**
- Your last login was on: 27/09/2021 12:29:51, (via Online)
- LKR 22,191.90** Available Funds
- LKR 0.00** Available Overdraft
- LKR 22,191.90** Current Funds
- show less >

The "Overview" section shows a line graph of account balances from August 26 to September 30. The y-axis ranges from -50,000.00 to 150,000.00. The graph shows a sharp drop from approximately 125,000.00 on Aug 26 to near zero by Aug 31, with a slight recovery to about 70,000.00 by Sep 25.

At the bottom right, there is a section for "Upcoming Payments (0)".



APPLY FOR PERSONAL LOAN



Select the required Loan type from Loan Product drop down menu.

COMBANK DIGITAL

My Money Transfers / Payments ComBank Card Payments Investments Self Management Originations Alerts

Apply For Personal Loan

Loan Selection Personal Details Employment Financial Details Loan Request Details

Loan Product *Please select*

- General
- Executives
- Professionals**
- Armed Forces
- Moderate Income Earners

Currency	Digital Banking Rate
USD	197.0000
GBP	267.4669
EUR	229.0027
AUD	141.5741
JPY	1.7674
SGD	144.6987
CAD	154.4795
NZD	136.3240

Support



APPLY FOR PERSONAL LOAN



Upon selecting the required Loan Type you will receive the Product Description and required documents for the Loan process.

Tick “Agree” to Terms & Conditions and click “Next” to proceed.



Product Description	
Employment Type	Need to possess the Professional Qualification from a reputed institute acceptable to the Bank.
Salary	Minimum gross salary and/or professional income of Rs. 50,000/- per month.
Special Condition	Ability to arrange employer’s undertaking to forward salary/established income, monthly to your account at Commercial Bank.
Age	Age between 18 to 65 years, subject to the loan being fully repaid on or before the date of retirement or by age 65 years.
Loan Amount	Maximum loan amount Rs. 8,000,000/- Minimum loan amount Rs. 100,000/- (fixed rate) or Rs. 500,000 (floating rate).
Interest Rate Type	Fixed rate or Floating (revised quarterly) rate.
Security	If you are a Sri Lankan citizen and employed abroad, should offer property mortgage as the security.
Duration	Maximum period of 7 years.
Interest Rate	Interest rate applicable to your loan will be displayed in the loan details page.
Installment Type	Equated monthly installments or reducing balance monthly installments.
General & Scheme Specific Special Condition	Documentary evidence regarding employment, professional qualification, income & permanent residence need to be submitted.

JPY	1.7674
SGD	144.6987
CAD	154.4795
NZD	136.3240

Support
+94 11 2353984
Email: DigitalBanking@combank.net

Legal
▶ Terms and Conditions

Protect your account
▶ Security Tips

Documents related to Loans
▶ Personal Loan Application

Installment Type	Equated monthly installments or reducing balance monthly installments.
General & Scheme Specific Special Condition	Documentary evidence regarding employment, professional qualification, income & permanent residence need to be submitted.

Please agree with the terms of use.
Terms & Conditions

I agree with the terms of use

APPLY FOR PERSONAL LOAN

5

Fill the relevant Personal details from drop down menus and click “Next”.



Apply For Personal Loan

Loan Selection Personal Details Employment Financial Details Loan Request Details

Loan Application Information

Application Type: Single

Personal Information

Customer Name: [Redacted]

Relationship with Commercial Bank: Existing Customer without borrowings

Preferred Borrowing Branch: PETTAH BRANCH

Nationality: Sri Lankan

National ID/Passport Number: [Redacted]

Email: [Redacted]

Mobile Number: [Redacted]

Permanent Address: [Redacted]

Home Phone Number: [Redacted]

Permanent Address different from address in ComBank

Exchange Rates

Currency	Digital Banking Rate
USD	197.0000
GBP	267.4669
EUR	229.0027
AUD	141.5741
JPY	1.7674
SGD	144.6987
CAD	154.4795
NZD	136.3240

Support

+94 11 2353984

Email: DigitalBanking@combank.net

Legal

- Terms and Conditions

Protect your account

- Security Tips

Documents related to Loans

- Personal Loan Application
- Guarantor's Statement

© 2021 ComBank Digital
1.3.31-09Cb20210905_092033
All rights reserved.

APPLY FOR PERSONAL LOAN

6

Fill the relevant Employment details from drop down menus and click “Next”.



My Money Transfers / Payments ComBank Card Payments Investments Self Management Originations Alerts

Apply For Personal Loan

Loan Selection Personal Details Employment Financial Details Loan Request Details

Applicant Employment

Type of Employment Salaried Professionals

Type of Profession Members of the Chartered Institute of Marketing -UK (CIM)

Name of Employer Hirdaramani Group

Official Telephone No 0112353433

Address of Employer/Business Hirdaraani Group, Colombo 01 (7 characters remaining)

Designation/Position Executive Sales (20 characters remaining)

Designation level Executive/Commission Officer

Current employment status Permanent over 2 Years

Overall Length of service as a Permanent Employee /Overall Contract Period (Years) 8

Back Next

Exchange Rates

Currency	Digital Banking Rate
USD	197.0000
GBP	267.4669
EUR	229.0027
AUD	141.5741
JPY	1.7674
SGD	144.6987
CAD	154.4795
NZD	136.3240

Support

+94 11 2353984

Email: DigitalBanking@combank.net

Legal

- Terms and Conditions

Protect your account

- Security Tips

Documents related to Loans

- Personal Loan Application
- Guarantor's Statement

© 2021 ComBank Digital
1.3.31-CBC.b20210905_092033
All rights reserved.

APPLY FOR PERSONAL LOAN

7

Fill the relevant Financial details from drop down menus and click “Next”.

You can mention your other Bank Credit Cards and Loan details in the application.



Loan Selection Personal Details Employment Financial Details Loan Request Details

Currency Digital Banking Rate

USD	197.0000
GBP	267.4669
EUR	229.0027
AUD	141.5741
JPY	1.7674
SGD	144.6987
CAD	154.4795
NZD	136.3240

Income

Account Number LKR 7,849.72

Monthly Basic Salary

Monthly Fixed Allowance

Monthly Professional Income

Expenses

Payee Tax

Salary/Income Credited to ComBank

Existing Loan Details

I have at least one outstanding loan

Monthly Loan repayments

Existing Credit Card Details

I have at least one credit card

Credit Card with

+ Add Another

Bank Name	Credit Limit	
Sampath Bank Head office	300,000.00	Delete

Calculate Monthly Income

Back Next

Support

+94 11 2353984

Email: DigitalBanking@combank.net

Legal

▶ Terms and Conditions

Protect your account

▶ Security Tips

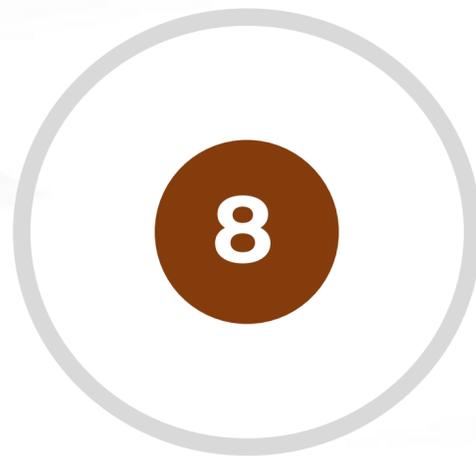
Documents related to Loans

▶ Personal Loan Application

▶ Guarantor's Statement

© 2021 ComBank Digital
1.3.21-CBC-20210905_092033
All rights reserved.

APPLY FOR PERSONAL LOAN



Fill the relevant Loan Request details from drop down menus and click “Submit”.



My Money Transfers / Payments ComBank Card Payments Investments Self Management Originations Alerts

Apply For Personal Loan

Loan Selection Personal Details Employment Financial Details Loan Request Details

Purpose of Loan *Please Select*

Installment Type *Please Select*

Interest Rate Type *Please Select*

Loan Amount

Min LKR Max LKR

Repayment Period

Min Months Max Months

Check Eligibility

Back Submit

Exchange Rates

Currency	Digital Banking Rate
USD	197.0000
GBP	267.4669
EUR	229.0027
AUD	141.5741
JPY	1.7674
SGD	144.6987
CAD	154.4795
NZD	136.3240

Support

+94 11 2353984

Email: DigitalBanking@combank.net

Legal

Terms and Conditions

Protect your account



THANK YOU!