DFCC One Loan

A special loan scheme to consolidate ones liabilities as well as fund personal requirements.

Purpose

For settlement of loans, leases, credit card balances and other borrowings. Personal requirement will also be accommodated.

Eligibility

- Employees in permanent service and Self Employed Professionals.
- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement.
- Minimum gross income (Basic + Fixed Allowances + 75% of 3 months of average variable) of LKR.150,000.00 subject to assignment over salary on DFCC format.

Repayment Period

Maximum tenor of 8 years subject to the loan is repaid in full before the retirement.

Methods of Apply

- Download the application form, complete and submit same to any DFCC branch
- Fill in the inquiry form given below and we will contact you.
- Visit the nearest DFCC Bank branch

Documents to be Submitted

- Duly completed Application Form.
- Accepted Terms & Conditions.
- A certified copy of one's National Identity Card, Driver License or Passport.
- Identification from the relevant professional body or copy of the professional qualification if applicable.
- Assignment over salary issued by the Employer on company letter head as per the standard format of DFCC Bank.
- Latest 3 months original/certified salary slips.
- Written confirmation from relevant financial institutions on the settlement quantum.

Digital Banking

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card