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**INTERNAL OFFICE MEMORANDUM**

**FROM: - CEO/ EXECUTIVE DIRECTOR**

**To BRANCH MANAGERS & ASSISTANT MANAGERS**

**Subject Financial Customer Protection Frame Work.**

**OBTAIN SIGNATURE ON BLANK DOCUMENTS**

**Copy** DGM (Operations & Administration) / Head of Compliance/ Manager Audit

**DATE**: - March 23,2021

Your attention is drawn to General Circular No. 2021/ 05 dated 19th February 2021 and Credit Policy & Procedure’s Manual Part II Paragraph 29, “**Security Documentation”** sub section 2 (a) which prohibits obtaining customers’ signatures on any blank / incomplete documents of the company.

The forgoing instructions are also based on CBSL Direction No 1 of 2018 and their circular letter dated 18th February 2021, which prohibits obtaining signature on blank / incomplete documents.

You and your staff members are hereby requested to ensure strict compliance with these requirements in the future, as such incomplete documents may not be legally enforceable if the need arises and CBSL examiners will treat such lapses as violations of their Directions./ Circulars.

As a Licensed Finance Company, we are duty bound to follow all directions and circulars issued by CBSL and they will not entertain excuses for any acts of non-compliance.

**Signed**

**K G Leelananda**

**CEO/ Executive Director**

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