

Device Details டிவீஸ் டீட்டைர்ஸ் கருவியின் பற்றிய தகவல்கள்	Smartphone / Tab	Model of the Device டிவீஸின் மாதிரி கருவியின் வடிவம்	Nubia V70 Design - 8+128GB					
IMEI Number IMEI எண் IMEI இலக்கம்	864344070179061	Market Retail Price வேலைப்பாடு விலை சந்தையின் சில்லறை விலை	LKR. 40999					
Down Payment இடேவு ஆரம்ப கட்டணம்	LKR. 12300	Requested Loan Amount கேட்கப்பட்ட கடன் தொகை	LKR. 28699					
Loan Tenor கடன் வரிக் கடன் காலப்பகுதி	03 Months 03 மாதங்கள்	☐	06 Months 06 மாதங்கள்	☒	09 Months 09 மாதங்கள்	☐	12 Months 12 மாதங்கள்	☐
	15 Months 15 மாதங்கள்	☐	18 Months 18 மாதங்கள்	☐	24 Months 24 மாதங்கள்	☐		

Title තலை තුறப்பிடும் முறை	Mr. Mrs. Miss. Other	National Identity Card Number ජාතික හැඳුනුම්පත් අංකය தேசிய அடையாள அட்டை இல	1 9 8 6 2 3 7 0 3 9 3 6
Full Name as in NIC ජාතික හැඳුනුම්පත් තහඩය அடையாள அட்டையிலுள்ளவாறு முழுப்பெயர்			
Dissanayaka Mudiyanseleage Anura Dissanayaka			
Address ලිපිනය முகவரி			
113 F, Udasiri Mawatha, Siyabalagoda, Polgasowita			
Mobile Number ජංගම දුරකතන අංකය தொலைபேசி இலக்கம்			
0 7 2 1 9 3 4 5 7 4			

Name of the Dealer	Microtec Digital Zone (Micro Technologies Lanka)
--------------------	--

[illegible]

Date / දිනය / திகதி

வசதியளிக்கப்பட்டதன் பேரில் மேற்கூறிய ஸ்மார்ட் அலைபேசியைப் பெற்றுக்கொண்டேன் என்பதை ஒப்புக்கொள்கிறேன். குறித்த ஸ்மார்ட் அலைபேசியை நல்ல பாவனை நிலையில் பெற்றுக்கொண்டேன் என்பதையும், கடன் ஒப்புத்தரின் விதிமுறைகளின் கீழ் நான் நிறைவேற்ற வேண்டிய எதுவுமே இல்லை என்பதையும் உறுதிப்படுத்துகிறேன்.

Date / திகதி / திகதி

சாதனத்தைக் கட்டுப்படுத்தும் செயலி பதிவிறக்கம் செய்யப்பட்டு சாதனத்தில் செயற்படுத்தப்படுகின்றது.

Date / දිනය / திகதி

தற்பு: கடன் பெறுந்மிருந்து ஸ்மார்ட் அலைபேசியைப் பெற்றுக்கொண்டதற்கான ஸ்டூடென்ட்ஸ் பெற்றுவான் முறையாகக் கையொப்பமிடப்பட்ட மனை ஆவனங்களை அவரின் பெற்றுக்கொண்டு, மேற்கூறிய அலைபேசிக்கான கடன் தொகையை டிரையாக அந்த அலைபேசியின் விற்பனையானருக்குச் செலுத்துவதாக பிள்ட்ரக்ஸ் பைனான்ஸ் பி.எல்.சி நிறுவனம் ஆத்தாள் உறுதியளிக்கின்றது.

SMART PHONE LOAN AGREEMENT

AGREEMENT NO
SP202505-106685
Business Registration No. PB 878

This Agreement is made and entered into at Colombo on the date given in ITEM (A) in the Schedule which is part and parcel hereto between the Borrower named in ITEM (B) in the Schedule hereto (hereinafter sometimes called "the Obligor" which term or expression shall mean and include the said Obligor his/her/their respective heirs executors and administrators/ its successors and assigns) of the **ONE PART** and **FINTREX FINANCE LTD**, a company duly incorporated under the laws of Sri Lanka bearing business registration No. PB 878 and having its registered office at No. 851, Dr. Danister De Silva Mawatha, Colombo 14 (hereinafter sometimes called and referred to as "the Company" which term or expression shall mean and include the said **FINTREX FINANCE LTD** its successors and assigns) of the **OTHER PART**.

WHEREAS the Obligor has requested the Company to lend and advance to the Obligor the sum referred to in ITEM (C) in the Schedule hereto for the purpose referred to in ITEM (D) in the Schedule hereto which the Company has agreed to do on having the repayment thereof with interest secured upon the terms and conditions hereinafter stated and upon the Obligor entering into these presents.

IT IS HEREBY AGREED by and between the said Obligor of the One Part and the Company of the Other Part, as follows :-

01. The Company agrees to lend and advance to the Obligor the sum referred to in ITEM (C) in the Schedule hereto as from the date of these presents to be repaid as herein stipulated to purchase of a Mobile phone to the Obligor and such amount should not exceed Rs. 28699 (The Loan amount) and/or 70% of the total value of the Mobile Phone whichever is the highest.
02. The Obligor agrees to accept the said loan referred to in ITEM (C) in the Schedule hereto so lent and advanced.
03. The Obligor hereby agrees that the Company has lent and advanced to purchase of a Mobile Phone to the Obligor the said sum referred to in ITEM (C) in the Schedule hereto the receipt whereof the Obligor doth admit and acknowledge.
04. The Obligor hereby covenants and agrees with the Company to repay the said sum so lent and advanced together with interest at the rate specified in ITEM (E) in the Schedule hereto or such other higher rate or rates as may from time to time be fixed or charged by the Company at its sole and absolute discretion and any government taxes which may be imposed by the government from time to time and other charges thereon as per the repayment pattern morefully set out in ITEM (F) in the Schedule hereto:
05. In the event of the Obligor defaulting in the payment of any sums aforesaid on the due date, the Obligor shall pay additional interest specified in ITEM (G) in the Schedule hereto on the instalments in default from date of default until date of payment in full. Such interest shall accrue "from day to day". This shall be without prejudice to the rights of the Company as herein set out.
06. Any balance of account which may be found due by the Obligor to the company and of which said balance a statement of account in writing made out of the books of the company and signed and certified by the Finance Manager or by any other person who may be specially appointed and authorised for that purpose by the company shall be sufficient in law and of conclusive proof without any other documents or vouchers to support the same.
07. (a). If the Obligor default in making any payment due under these presents or commit a breach of any of the covenants herein contained or commits any act of bankruptcy or enters into a composition with their creditors or be declared or be in the process of being declared insolvent or bankrupt, the Company may call for immediate payment of the total amount outstanding under these presents and same shall become payable immediately notwithstanding anything to the contrary contained herein and the Company reserves its right to disconnect / block the mobile phone device within seven days of defaulting any monthly payments on the due dates as agreed.
 (b). The Obligor shall not hand over, alienate, resell, dismantle or otherwise dispose of the physical possession of the Mobile Phone to any third party without the written consent of the Company first had and obtained.
 (c). If the Obligor defaults in making any payment due under these presents the Obligor shall handover the Mobile Phone forthwith to the Company.
08. The Obligor shall pay a commitment fee referred to in ITEM (H) in the Schedule hereto. The Commitment fee shall be a percentage of the total value of the Mobile Phone purchased which Obligor agrees to pay at the time of taking the facility from the Company.
09. The Obligor agrees;
 - i. to pay the instalments/interest as agreed on the due date / on the dates mentioned in 4 above at the address of the Company mentioned before namely No. 851, Dr. Danister De Silva Mawatha, Colombo 14.
 - ii. that the Company shall have absolute discretion to appropriate any payment received from the Obligor; first towards overdue interest, government taxes and other charges (if any) and the balance, if any, towards the said instalments.
 - iii. that the Company has the right to disconnect the mother board of the Mobile Phone if any monthly payment is due more than 3 days.
10. Notwithstanding the term or the period if any, specified for which this facility is granted by the said Company, all advances / capital together with interest charges and all other dues are repayable by the Obligor at any time ON DEMAND without previous notice to the Obligor.

11. Any notice summons or demand to be sent or given by either party to the other may be sent by to the address of the other party as appearing herein or such other address as such party may from time to time have duly communicated in writing to the other.

AS WITNESS the hands of the parties hereto the day, year and place hereinafter mentioned.

Signed by the Obligor at.....
on this 26 (Mon) day of May 2024= 2025

Signed by the FINTREX FINANCE LTD at.....
on this (.....) day of 2024.

WITNESS "A"

Signature :
Name : W. Sankalpa Ranhida De Mel
NIC No : 200622400780
Address : 643, Mettarama Rd, Kottawa, Pannipitiya
Date : 26/05/2025

WITNESS "B"

Signature :
Name : Kalhara Nimesha Pallage
NIC No : 200416901013
Address : 110/1, Diyagama, Kiriwattuduwa
Date : 26/05/2025

SCHEDULE

AGREEMENT NO

ITEM (A) : (.....) day of Two Thousand and Twenty-Four (2024)

ITEM (B) : Name of the Borrower : Mr/Ms/Miss.
NIC No. :
Address :
.....

ITEM (C) : Rupees (Rs.....) of lawful money of Sri Lanka.

ITEM (D) : For the purpose of

ITEM (E) : At the rate of% per annum or such other higher rate or rates as may from time to time be fixed or charged by the Company.

ITEM (F) : Mode of Repayment

(Amount and the monthly due date have to be inputted)

ITEM (G) : of Four Per centum (4%) per mensem.

ITEM(H) : per centum (.....%) of the principal amount or portions thereof so paid in advance.

GUARANTEE AND INDEMNITY

LOAN FACILITY AGREEMENT NO SP202505-106685

To : **FINTREX FINANCE LIMITED**
of No. 851, Dr. Danister De Silva Mawatha, Colombo 14 and its successors-in-title and assigns.

1. In consideration of your granting a Continuing or Fluctuating Loan limit at a maximum of **Rupees.**
(Rs.....) toholder of NIC No.
.....of.....(hereinafter called "the Borrower")

which expression shall include his/her heirs, executors and the administrators its successor-in-title and permitted assigns) contents of the aforesaid Loan Facility Agreement have been read and understood by me/us I/We the undersigned do and each of us do hereby jointly and severally guarantee the punctual repayment by the Borrower of all capital, interest and all other sums whatsoever due under and in terms the said Loan Facility Agreement and I/We and each of us further jointly and severally undertake to indemnify you on demand against all losses, expenses (including legal costs on a full indemnity basis) charges and damages incurred or suffered by you in consequence of any failure by the Borrower to perform any of the Borrower's obligations under the said Loan Facility Agreement and to pay you on demand in Colombo all sums of money due to you from the Borrower of which the Borrower is in default of payment together with all interest and other charges payable by the Borrower.

2. I / We and each of us further jointly declare and specifically agree that my/our and each of our liability under this Guarantee and Indemnity shall be as principal debtors and not merely as sureties and shall be a continuing security and shall be irrevocable and my/our and each of our liability shall not be in any way discharged, diminished or affected by the granting of time or indulgence to the Borrower or by the effecting of any compromise with the Borrower or any agreement not to sue the Borrower or any variations of the said Loan Facility Agreement or any change in the constitution of the Borrower and my/our and each of our liability hereunder shall subsist whether or not you have a legal right and whether or not you have availed yourself of your legal remedies against the Borrower and my/our and each of our liability shall also extend to cover any renewal or renewals of the said Loan Facility Agreement and that this Guarantee and Indemnity shall not be affected or prejudiced by other Guarantees and/or Indemnities and any other forms of security now or hereafter held by you.

3. I / We and each of us further agree that no relaxation, forbearance or indulgence granted by you to the Borrower or to me/us or one of us shall affect my/our liability to you hereunder nor shall any release of or agreement not to sue one of us affect the liability of the other or others of us hereunder and that this Guarantee and Indemnity shall bind my/our and each of our respective heirs, personal representatives, successors-in-title and assigns and shall not be determined or affected in any way by the resignations, death or insanity of any one of us.

4. I / We specifically agree that you shall be at liberty either in one action to sue the Borrower and me/us or each of us and also any other person or persons all jointly and severally or to proceed in the first instance against me/us only and further that I/we hereby renounce the right to claim that the Borrower should be excused or proceeded against by action in the first instance and the right to claim that you should divide your claim and bring actions against me/us or any other person or persons whomsoever each for his/her/its portion pro rata and the right to claim in any action brought against me/us with or without all or any other person that you should only recover from me/us a pro rata share of the amount claimed and all other rights and benefits to which sureties are or may by any law be entitled IT BEING AGREED that we are liable in all respects hereunder as principal debtor to the extent aforementioned including the liability to be sued before recourse is had against the Borrower.

5. In the event of the Borrower's default in fulfilling his/her/its obligations and the repayment of all monies due to you, I/We hereby undertake, bind and oblige myself/ourselves to pay you on demand in Colombo, all sums of money due to you from the Borrower which the Borrower is in default of payment together with all interest and other charges payable by the Borrower in respect of facilities granted under the said Loan Facility Agreement as aforesaid.

6. I/We and each of us jointly declare and specifically agree and consent that you shall have the right to file Caveat/s on any property owned by me/us or each of us at any time until the said Loan Facility Agreement is settled in full.

7. I / We and each of us agree not to plea on the Prescription Ordinance or Prescription as a bar to your suing me/us or any one of us for the recovery of the monies herein mentioned or any part thereof.

The contents of this document have been read over explained and understood and signed by me/us.

Date: This 26 day of May 2025 at Colombo

GUARANTOR

Signature :
Full Name : **Dissanayaka Mudiyanseelage Anura Dissanayaka**
NIC No : **198623703936**
Address : **113 F, Udasiri Mawatha, Siyabalagoda, Polgasowita**

I hereby certify that the aforesaid guarantor signed the document in our presence.

WITNESS "A"

Signature :
Name : **W. Sankalpa Ranhida De Mel**
NIC No : **200622400780**
Address : **643, Mettarama Rd, Kottawa, Pannipitiya**
Date : **26/05/2025**

WITNESS "B"

Signature :
Name : **Kalhara Nimesha Pallage**
NIC No : **200416901013**
Address : **110/1, Diyagama, Kiriwattuduwa**
Date : **26/05/2025**