

Details of the Device / சமூக லீக்கர் / கருவி பற்றிய தகவல்கள்

Device Details சைகை தகவல்கள் கருவியின் பற்றிய தகவல்கள்	Smartphone / Tablet	Model of the Device சைகையின் வடிவம் சைகையின் வடிவம்	OPPO A3X (4GB+64GB)
IMEI Number IMEI எண் IMEI இலக்கம்	860897073430710	Market Retail Price வேடிவேடி விலை சந்தையின் சில்லறை விலை	LKR. 34999
Down Payment இறங்கு தொகை ஆரம்ப கட்டணம்	LKR. 10500	Requested Loan Amount கேட்கப்பட்ட தொகை கேட்கப்பட்ட கடன் தொகை	LKR. 24499
Loan Tenor கடன் காலப்பகுதி	03 Months 03 மாதங்கள்	06 Months 06 மாதங்கள்	12 Months 12 மாதங்கள்
15 Months 15 மாதங்கள்	18 Months 18 மாதங்கள்	24 Months 24 மாதங்கள்	X

Particulars of Guarantor / අපකරණේ විස්තර / உத்தரவாதியின் தகவல்கள்

Title தலைப்பு (முறை)	Mr. Mrs. Miss. Other	National Identity Card Number சாதனை அடையாள அட்டை இல	1 9 7 9 2 0 4 0 1 3 0 2
Full Name as in NIC சாதனை அட்டை க்கான முழுப் பெயர்	Don Kushantha Shakila Athale		
Address முகவரி	107/05, Honnanththara South, Piliyandala		
Mobile Number தொலைபேசி இலக்கம்	0 7 7 9 1 2 1 9 7 7		

Supplier Details / ஈழபூமிக்கான விசீகர / விநியோகத்தர் பற்றிய தகவல்கள்

Name of the Dealer නිලධාරීන්ගේ නම வர்த்தகஸ்தரின் பெயர்	Microtec Digital Zone (Micro Technologies Lanka)
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I declare that the above information is true and warrant that I have made full disclosure of all matters relevant in any way whatsoever in this application. I authorize you to make any inquiries as you deem necessary for credit assessment or confirmation of the above particulars from the Banks, Auditors, Credit Information Bureau (CRIB), and any other parties or any other source.

ඉහත තොරතුරු සත්‍ය හා නිවැරදි බව ප්‍රකාශ කරන අතර, මෙම අයදුම්පතෙහි කවර ආකාරයකින් හෝ දක්වා ඇති අදාල කරුණු සම්පූර්ණයෙන් හෙළිදරව් කර ඇති බවට සහතික කරමි. තවද, බැංකු, විශේෂකවරුන්, ණය තොරතුරු කාර්තය (CRIB) සහ වෙනත් ඕනෑම පාර්ශවයක් හෝ වෙනත් මූලාශ්‍රවලින් ණය තක්සේරු කිරීම හෝ ඉහත තොරතුරු තහවුරු කිරීම සඳහා අවශ්‍ය යැයි ඔබ සිතන ඕනෑම විමසීමක් කිරීමට මම ඔබට මෙයින් බලය පවරමි.

மேற்குறித்த தகவல்கள் உண்மையானவை என்று பிரகடனப்படுத்துகின்றேன். இவ்விண்ணப்பத்தில் அவசியப்படுத்தப்பட்ட தகவல்கள் எதுவாகிலும் அவை அணைத்தையும் நான் முற்றுமுததாக வெளிப்படுத்துப்போனேன் என்பதையும் உத்தரவாதப்படுத்துகின்றேன். கடன் மதிப்பீடு அல்லது மேற்குறித்த தகவல்களை உறுதிப்படுத்துதல் போன்றவற்றுக்காக வங்கிகளிலிருந்தும், கணக்காய்வாளர்களிடமிருந்தும், கடன் தகவல்கள் பணியகரிலிருந்தும் வேறு யாருளும் தரப்பினரிடமிருந்தும் அல்லது வேறு பணிகளில் இருந்தும் நீங்கள் தேவை எனக் கருதுகின்ற விசாரணைகளை மேற்கொள்வதற்கு உங்களுக்கு அதிகாரமளிக்கின்றேன்.

28/05/2025

Applicant Signature / අයදුම්කරුගේ අත්සන/ விண்ணப்பதாரர் ஒப்பம்

Date / දිනය / திகதி

Acknowledgement From the Borrower /**துய்யகர்த்தாவிலிருந்து வீசிய கரண சிபிதகர்த்தா/கடன் பெறுநரிடமிருந்து பெறும் ஒப்புதல்**

I, **Sinhara Ayesh Maduwantha Silva**.....[Name of Borrower], acknowledge receipt of the aforementioned smartphone financed by FINTREX FINANCE PLC. I confirm that the smartphone has been received in good condition and that I understand my obligations under the terms of the loan agreement.

පිත්ථකේස් ටිකෂන්ස් පීච්ලේසී ටිකින් මූලා පහසුකම් සපයන ලද ඉහත සඳහන් ස්මාර්ට් පංගම් දුරකථනය ලැබුණු බවට (ආයතනානුමතයෙන් හම්) වන මා, මෙයින් පිළිගනිමි. එම ස්මාර්ට් පංගම් දුරකථනය හොඳ තත්ත්වයේ පවතින බවත්, ණය ගිවිසුමේ නියමයන් යටතේ මාගේ විගකිම් මා අවබෝධ කරගෙන ඇති බවත් මා මෙයින් තහවුරු කරමි.

வசதியளிக்கப்பட்டதன் பேரில் மேற்கூறிய ஸ்மார்ட் அவலைபேசியைப் பெற்றுக்கொள்ளக்கூடிய என்பதில் ஐக்கியப் பெருநதின் பெயர்ஸ் ஆகிய நான், பின்ட்ரெக்ஸ் கம்பனின்ஸ் பி.எஸ்.சி நிறுவனத்தினால் நிதி பெற்றுக்கொண்டேன் என்பதையும், கடன் ஒப்புத்தத்தின் விதிமுறைகளின் கீழ் நான் நிறுவனத்தோடு வேண்டிய எந்த ஒரு காண்கமாக விரிவாக்கிக்கொண்டேன் என்பதையும் உறுதிப்படுத்துகிறேன்.

28/05/2025

Signature / අත්සන / கையெழுத்து

Date / திகதி / திகதி

Confirmation From the Dealer / அலேவீகர்/ளே வறவரூ கீரீ / விற்பனையாளரிடமிருந்து பெற்றுக்கொள்ளும் உறுதிப்படுத்தல்

The device control application is downloaded and activated in the device

උපාංග පාලක යෙදුම් උපාංගයේ බාගත කර සක්‍රීය කර ඇත.

சாதனத்தைக் கட்டுப்படுத்தும் செயலி பதிவிறக்கம் செய்யப்பட்டு சாதனத்தில் செயற்படுத்தப்படுகின்றது.

28/05/2025

Signature / අත්සන / கையெழுத்து

Date / දිනය / திகதி

Note: Fintrex Finance PLC hereby undertake to settle the loan proceeds of the aforementioned phone directly to the mobile phone dealer upon receipt of the duly signed security documents and acknowledgement of receipt of the smartphone from the borrower.

සැලකිය යුතු කරුණ - ඊක්විමේස් ටිනාන්ස් පිට්ලිස් විසින් තිසි පරිදි අත්සන් කරන ලද පුරාවිෂය ලියකියවිලි සහ ණයගැණුම්කරුගෙන් ස්මාර්ට් ජංගම දුරකථනය ලැබුණු බවට ලැබෙන පිළිගැනීම ලැබීමෙන් පසු ඉහත සැලකුම් දරුවන්ගේ ණය මිදල කෙලින්ම ජංගම දුරකථන අලෙවිකරු වෙත පියවීමට මෙයින් එකඟ වේ.

தற்படி : கடன் பெறுதலிட்டுடுத்து ஸ்மார்ட் அலைலேயைப் பெற்றுக்கொண்டதற்கான ஒப்புகலைப் பெற்றுவுடன் முறையாகக் கையொப்பமிடப்பட்ட மிணை ஆணைக்களை அலெரிடம் பெற்றுக்கொண்டு, மேற்கூறிய அலைலேசிக்கான கடன் தொகையை டிரையாக அந்த அலைலேசியின் விற்றபணயாளருக்குச் செலுத்துவதான மின்ட்ராக்ஸ் ஸ்பானான்ஸ் பி.எல்.சி நிறுவனம் இத்தால் உறுதியளிக்கின்றது.

SMART PHONE LOAN AGREEMENT

AGREEMENT NO
SP202505-108818
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. 24499 (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 28 (Wed) 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 : 28/05/2025

WITNESS "B"

Signature :
Name : Kalhara Nimesha Pallage
NIC No : 200416901013
Address : 110/1, Diyagama, Kiriwattuduwa
Date : 28/05/2025

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 SP202505-108818

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 28 day of May 2025 at Colombo

GUARANTOR

Signature :
Full Name : **Don Kushantha Shakila Athale**
NIC No : **197920401302**
Address : **107/05, Honnanthara South, Piliyandala**

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 : **28/05/2025**

WITNESS "B"

Signature :
Name : **Kalhara Nimesha Pallage**
NIC No : **200416901013**
Address : **110/1, Diyagama, Kiriwattuduwa**
Date : **28/05/2025**