

Terms and Conditions

1. The offer is valid for Cargills Bank PLC (hereafter referred to as "The Bank") Credit Cardholders (hereafter referred to as "Cardholder") during the offer period.
2. The offer details are as follows: -

Offer	Offer Period
0% interest 24-month instalments on Education, Jewelry, Furniture, white goods, Insurance, Auto Care, Solar, Electronics, Health & Wellness, Travel & leisure transactions above LKR 100,000/-	Valid till 31 st December 2026

3. Processing Fee as follows: -

Transaction Value (LKR)	Processing Fee
100,000 - 249,999	LKR 5,000.00
250,000 - 499,000	LKR 7,500.00
500,000 - 749,999	LKR 8,000.00
750,000 - 999,999	LKR 10,000.00
Above 1,000,000	LKR 12,500.00

4. This offer is valid for both merchant and online Point of Sale (POS) transactions.
5. A maximum of three transactions made during the offer period are allowed to be converted under this promotion offer.
6. The offer is valid for single transactions above LKR 100,000 & maximum single transaction value up to LKR 1,500,000.
7. The 0% instalment offer is available to all primary and supplementary Credit cardholders of Cargills Bank PLC, provided that corporate credit cards are excluded from the promotion.
8. All instalment amounts paid are non-refundable and each instalment period of the payment plan as approved by the Bank may not be varied.
9. Once submitted, the details of the instalment plan requested above cannot be changed and part acceleration is not allowed.
10. In the event the credit card falls overdue for 3 continuous cycles, all remaining instalment plans will be terminated, and the instalment transaction/s shall be debited to the card in full.

11. Transactions exceeding LKR 500,000 require submission of purchase proof to Cargills Bank in order to facilitate processing of the instalment plan.
12. In order to convert the transaction into a 24-month 0% Interest Instalment Plan, the Cardholder should send a request via SMS/WhatsApp by typing: **IPP (SPACE) Transaction Amount & send it to 0765022397** or call our Customer Service Centre on 0117 640640 within 14 working days from the transaction performed date.
13. The total transaction amount will be blocked within the existing credit limit and the respective Instalment will be billed to the statement on a monthly basis. The blocked amount will be gradually reduced along with the repayment of each Instalment.
14. The Cardholder acknowledges that the payments made by him/her to his/her Credit Card will be applied in accordance with the payment allocation hierarchy of Cargills Bank PLC Credit Cards.
15. Cargills Bank PLC (The Bank) shall not be held liable to the Cardholder for any claims, losses, damages and/or with regard to the quality of goods and services and/or any other reason whatsoever that may arise from the products/services offered by the service establishment.
16. In the event of misuse of the card during the offer period, the Bank may at its sole discretion restrict the use of the card during the tenure of the offer.
17. The Bank reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.
18. The Bank reserves the right to amend/withdraw this offer at its sole discretion.
19. In the event of any dispute, the decision of the Bank shall be considered final.
20. This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the establishment/Bank.
21. This offer is bound by the terms and conditions of Cargills Bank PLC and the service establishment.
22. General terms and conditions of Cargills Bank PLC Credit Card transactions will be applicable.