

Cargills Bank Shopping Debit Card Tariff

(W.E.F from 15th March 2025)

Allocated daily transaction limit

Transaction Type	Transaction limit
ATM Withdrawal Limit	LKR 150,000.00
Purchases (Point of Sale Transaction Limit)	LKR 250,000.00
* On-line transactions may be performed within daily Point of Sale transaction limit.	
*All overseas Credit & Debit card transactions will be converted using Bank Treasury selling rate. In order to mitigate the local exchange rate movements, an additional amount (4%) will be included to the rate at the time of billing from 03rd of October 2022.	

Fee Structure for cash withdrawals and balance inquiries via ATMs

Bank	Cash Withdrawal	Balance Inquiry
Cargills Bank PLC ATM's	LKR 5.00	No Charge
Other Local Banks ATM's Network connected to Lanka Pay	LKR 30.00	LKR 7.50
Foreign Bank ATM's (MasterCard, Cirrus, Maestro accepted ATM's)	LKR 1,000.00	LKR 100.00
* Foreign Banks Cash Withdrawals and Balance Inquiries may be subjected to an additional charge.		

Other charges

CUSTOMERS	DEBIT CARD FEE STRUCTURE		
	Personalized	Instant	Tapit
Annual Fee 1st Year	Rs. 750	Rs. 600	Rs. 3,000
Annual Fee - 2nd year onward	Rs. 750	Rs. 750	Rs. 3,000

Card Replacement Fee	Rs. 1,000	Rs. 1,000	Rs. 2,000
Over the Air Code (OTAC) Issuance/ Replacement Fee	Free	Free	Free
PIN Replacement Fee	Rs. 100	Rs. 100	N/A
Image Card service fee-Own Images	Rs. 750	N/A	N/A
Image Card service fee-Gallery Images	Rs. 500	N/A	N/A
Image Replacement fee (Additionally Card replacement fees not applicable)	Rs. 1250	N/A	N/A
Image Renewal Fee	Rs. 750	N/A	N/A
Debit limit adjustment fee (Temporary)	Rs 1,000	Rs 1,000	Rs 1,000
Debit limit adjustment fee (Permanent)	Rs. 500	Rs. 500	Rs. 500
Fuel Surcharge	1%	1%	1%

*** The Bank reserves the right to revise the Tariff of Charges from time to time in accordance with the directions and circulars issued by the CBSL.**