

## Terms and Conditions

1. This offer will be valid only for Cargills Bank PLC Credit Cardholders (hereafter referred to as “Cardholder”) during the offer period.
2. The offer details are as follows: -

Offer	Offer Period
0% interest 12month installments on Education, Insurance, Auto care, Solar, Electronics, Travel & Hotels transactions.	1 <sup>st</sup> March 2024 to 31 <sup>st</sup> May 2024

- 3.The offer will be valid only for two transactions made during the offer period.
- 4.Offer valid for both offline and online Point of Sale (POS) transactions.
- 5.The offer is valid for single transactions above LKR 100,000 & maximum single transaction value up to LKR 1,500,000.
- 6.Processing fee of 2% is applicable for each transaction.
- 7.All instalment amounts paid are non-refundable and each instalment period of the payment plan as approved by the Bank may not be varied.
- 8.Once submitted, the details of the instalment plan requested above cannot be changed and part acceleration is not allowed.
- 9.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.
- 10.Transactions exceeding LKR 500,000 require submission of purchase proof to Cargills Bank before processing. For solar purchases, transferring funds via Cargills Bank savings account is mandatory, accompanied by signing an agreement prior to conversion.
- 11.In order to convert the transaction into 12-month 0% Interest Installment Plan, the Cardholder should send a request via SMS/WhatsApp by typing: **IPP (SPACE) Transaction Amount & send it to 0765022397** within 14 working days from the transaction performed date.
- 12.The total transaction amount will be blocked within the existing credit limit and the respective Installment will be billed to the statement on a monthly basis. The blocking will be gradually reduced along with the repayment of each Installment.
- 13.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.
- 14.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.
- 15.In the event of misuse of the card at the service establishment during the offer period, the Bank may at its sole discretion restrict the use of the card during the tenure of the offer.

16.The Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.

17.The Cargills Bank PLC reserves the right to amend/withdraw this offer at its sole discretion.

18.In the event of any dispute, the decision of Cargills Bank PLC shall be considered final.

19.This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the establishment/Bank.

20.This offer is bound by the terms and conditions of Cargills Bank PLC and the service establishment.

21.General terms and conditions of Cargills Bank PLC Credit Card transactions will be applicable.