

## Terms and conditions

1. This offer will be valid only for Cargills Bank Limited Credit Cardholders (hereafter referred to as “Cardholders”) during the offer period.
2. This offer is applicable on the purchasing made at the following merchant.

Service Establishment	Offer	Promo Period
CIMA (Chartered Institute of Management Accountants )	Easy Settlement Plan for CIMA Registration fee, Exam fee & Subscription fee	Offer valid from 1 <sup>st</sup> July 2020 to 31 <sup>st</sup> December 2020

3. Cardholder is to settle the total bill payment via Credit Card issued by Cargills Bank Limited to be eligible for the settlement plan(s) mentioned herein.
4. The Easy Settlement Plan (hereinafter referred to as the “ ESP”) is made available by Cargills Bank Limited (the “Bank”) to the Credit Cardholders (‘Cardholder’) of the Bank.
5. Transactions which are made on or after 30<sup>th</sup> June 2020 will be eligible for the ESP program.
6. Available tenure and processing fee details are following.

Tenure	12 Months	18 Months	24 Months	36 Months
<b>Processing Fee</b> (One time fee per transaction)	12%	14%	16%	19%

7. ESP Program is valid only for single transactions above LKR 15,000 & maximum transaction value up to LKR 500,000.
8. Cargills Bank Limited 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 supplier/establishment.
9. The Cardholder requesting for ESP Program should inform the Bank’s Call Centre on 011 7640640 of the transaction(s) he/she wishes to convert within 14days from the transaction performed date.

10. The Bank may at its sole discretion reject any settlement plan requests made by the Cardholder, which does not comply with the terms and conditions of the ESP Program and/or Bank's Credit Card Terms & Conditions.
11. 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 instalment.
12. The payments made by the cardholder to the credit card will be applied in accordance with the payment hierarchy in the Bank's Credit Card Terms and Conditions.
13. In the event the Cardholder's credit card is terminated, cancelled, not renewed, or suspended due to any reason whatsoever or any breach of the terms and conditions herein including non payment of dues under the Easy Settlement Plan or any breach of the Cardholder agreement and the terms and conditions thereof, the outstanding Installment (including the Installment that are not billed) shall become immediately due and payable in full to the Bank.
14. Cargills Bank Limited reserves the right to withdraw the Easy Settlement Plan Program or change the terms and conditions of ESP Program at its sole discretion without prior notice.
15. In the event of any dispute, the decision of the Bank shall be considered final.
16. General terms and conditions for Cargills Bank Limited Credit Card transactions will be applicable.