

## TERMS AND CONDITIONS

1. This promotional offer is applicable for interest at maturity Fixed Deposits only. Minimum tenure of the Fixed Deposit should be 1 year.
2. This promotional offer is only valid till 31<sup>st</sup> December 2021.
3. Only Individual Sri Lankan Residents are eligible under this promotion. Joint accounts are eligible to be opened under this promotional offer.
4. Existing Cargills Cash savings products, Abhimani savings account and Senior citizen savings accounts are eligible for this promotion.
5. A customer may open multiple Fixed Deposits up to a maximum of LKR 25Million under his/her CIF. The maximum cashback amount under this promotion is LKR 250,000/-.
6. Customer will get 1% from the Fixed Deposit value as a cashback to his/her savings account with Cargills Bank Limited. However, it is mandatory for the customer to deposit the same amount (*equal to the cashback amount*) to the Savings Account at the time of placing the Fixed Deposit to avail the reward.
7. In an instance if the customer deposit an amount less than the Cashback amount to the Savings Account, the Bank will only credit the amount which is equivalent to the customer's deposit.
8. If the customer deposit an amount more than the eligible Cashback amount (*1% from the Fixed Deposit value*), the Bank will only credit the amount which is equivalent to 1% form the Fixed Deposit value.

9. The Cashback credited to the Savings Account will be held for 3 months in the Savings Account.
10. In an instance if the Fixed Deposit is prematurely uplifted before 3 months, the Cashback made to the savings account will be reversed.
11. For premature upliftment's the standard premature rates will be applied.
12. The Cargills Bank Limited reserves the right to modify or change the terms and conditions applicable for the promotion without any prior notice.
13. Cargills Bank Limited reserves the right to amend/withdraw this promotion at its sole discretion.
14. In the event of any dispute, the decision of Cargills Bank Limited shall be considered final.
15. General terms and conditions of Cargills Bank Limited will be applicable.