

FAQs

1. How can I obtain this “Cargills Bank Shopping Debit Card”?

If you have not yet opened an account with Cargills Bank, you may request a Master Debit Shopping Card on your Cargills Bank account opening application. If you are requesting a Master Debit Shopping Card for an existing account, you can request by stepping to the any Cargills Bank branch.

2. What is my “Cargills Bank Shopping Debit Card”?

Your Cargills Bank Shopping Debit Card is a worldwide access card to your Cargills Bank account. You can use your card to pay for purchases, shopping, bill payments, and also to withdraw cash at ATMs.

3. Are there any service charges for “Cargills Bank Shopping Debit Card”?

Fee Types	Fee Status
Issuance Fee	LKR. 500/-
Annual Fee	LKR. 500/-
Re-issuance Fee	LKR 300/-

4. How do I activate my “Cargills Bank Shopping Debit Card” for transactions?

Please feel free to contact our 24/7 contact center via 0117 – 640 640 to activate your “Cargills Bank Shopping Debit Card”.

5. If I have multiple Cargills Bank accounts, which ones will I access with my “Cargills Bank Shopping Debit Card”?

You can link up to accounts to your Master Debit Shopping Card. You can designate one primary Savings account and one Primary Current account that can be accessed through any Cargills bank ATM or at any MasterCard Accepted ATM including LankaPay network. However, only one account can be designated for Point of Sale (POS) transactions at Merchants. The setting up of accounts can be done through any Cargills Bank branch by producing a written request.

6. Where can I use my “Cargills Bank Shopping Debit Card”?

The Debit card can be used at any MasterCard accepted merchant outlet locally and internationally for point of sale transactions.

The Debit card can also be used at any Cargills Bank ATM or LankaPay ATM locally and any MasterCard accepted ATM internationally.

7. Do I sign or enter PIN to authorize my “Cargills Bank Shopping Debit Card” transactions?

You are required to enter the PIN for every ATM transaction. You are only required to place your

Signature on the receipt for point-of-sale transactions. Ensure that you place your signature on the signature panel of your Master Debit Shopping Card as soon as you receive it. At some merchant locations you will be requested to enter the PIN for point of sale transactions as an added layer of security.

8. Why does my “Cargills Bank Shopping Debit Card” now have a chip?

Master Debit Shopping Card is dedicated to protecting your personal information. It offers greater protection of your card information when used at a chip-enabled terminal and greater acceptance at merchants all over the world.

9. What does contactless transactions mean?

To perform contactless transactions you do not need to dip your card in to a terminal. The card should be brought closer to the terminal which will read the card data and process your transaction. This will take away the risk of handing your card to a third party when making a purchase. Per transaction limit of a contactless transaction is restricted to Rs. 5,000/-

10. What should I do if my “Cargills Bank Shopping Debit Card” is lost or stolen?

If you have lost your Master Debit Shopping Card, please contact our 24/7 contact centre immediately via 0117 – 640 640 and you can also report your card lost or stolen by stepping to the Cargills Bank branch.

Until the debit card is reported stolen, the customer is liable for the transactions which has taken place on the card. Therefore, customers are advised to immediately report a lost or stolen card to the bank call center or branch.

11. What are the “Cargills Bank Shopping Debit Card” daily transaction limits at ATMs and point of sale (POS) outlets?

ATM Withdrawal Limit –	LKR	100,000
POS Transaction Limit –	LKR	200,000

12.What is the CVV number “Cargills Bank Shopping Debit Card”?

The Card Verification Value (CVV) for Debit Shopping Card is the final three digits of the number printed on the signature panel on the back of your card. Customers are advised to avoid disclosing the CVV to third parties.

13.Where can I call if I have a problem or need more clarification on my “Cargills Bank Shopping Debit Card”?

Please feel free to contact our 24/7 contact center via 0117 – 640 640 or you can step in to the any Cargills Bank branch.

14.Can I change my “Cargills Bank Shopping Debit Card” ATM PIN number?

Yes, you can change your ATM PIN number anytime by using any of our Cargills Bank ATMs.

15.How can I get a new ATM PIN number for my “Cargills Bank Shopping Debit Card”?

Yes. You can call the call center and request for a new PIN. An Over the air code (OTAC) will be sent to the customers registered mobile number with the bank. The OTAC should be used to generate the PIN number through any Cargills Bank ATM, Cargills Cash mobile banking application or Online Banking application.

16.My “Cargills Bank Shopping Debit Card” is going to expire soon, should I apply for a new Master Debit Shopping Card?

A replacement card will be sent to you before the expiry of the card.

17.What is the procedure to follow if my “Cargills Bank shopping Debit Card” ATM PIN number is blocked?

The ATM PIN will only be blocked due to security purposes such as the PIN being entered incorrectly for 3 time. Customer will need to contact the call center to generate a new OTAC which can be used to create a new PIN.

18.How can I replace my damaged “Cargills Bank Shopping Debit Card”?

Please visit a Cargills Bank branch.

19. Where should I check the new “Cargills Bank Shopping Debit Card” application status?

Please call our 24 hour call center on 0117 – 640 640