Classification: Official

Terms and Conditions

1. This offer will be valid only for Cargills Bank PLC(hereafter referred to as "The Bank") Credit Cardholders (hereafter referred to as "Cardholder") during the offer period.

2. The offer details are as follows: -

Service Establishment	Offer	Offer Period
• **GNEXT Store & Partner Outlets** **(**Dialog, Mobitel, Hutch, Singer, Abans, One I, Sawana Cellular (Nittambuwa), 4G (Maharagama), The Smart Shop (Maharagama), Thunder Mac (Colombo 05), Future World, Thilakawardhana Cellular, Fono, Ideals, Francium, Telesoon)	• **Up to 36 months 0% interest installment plans with 0 processing fee at Genext with Cargills Bank Credit Cards. (12 , 24 & 36 Months)** • **Offer valid only for iPhone 18**	• **Valid from 23rd October to 30th November 2026**

3. This promotion is valid only for new purchases made during the promotional period via physical POS terminals or online payment gateways.

4. This offer applies to single transactions with a minimum value of LKR 25,000.

5. The Installment facility valid only for the credit card holders.

6. Full payment must be made from the Cargills Bank PLC Credit Card to avail the discount.

7. The offer is not applicable for commercial purposes.

8. In order to convert the transaction into a 0% Interest Instalment Plan, the Cardholder should send a request via SMS/WhatsApp by typing: IPP (SPACE) Transaction Amount & send it to 0765022397 or call our Customer Service Centre on 0117 640640 within 14 working days from the transaction performed date.

9. 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.

10. In the event of misuse of the card at the service establishment during the offer period, the Bank may at its sole discretion to restrict the use of the card during the tenor of the offer.

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

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

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

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

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

16. General terms and conditions of use for Cargills Bank PLC Credit Card transactions will be applicable.