

Classification: **Official**

Terms and Conditions

1. The offer is valid for Cargills Bank PLC (hereafter referred to as “The Bank”) Credit Cardholders (hereafter referred to as “Cardholder”).
2. The offer details are as follows: -

Establishments	Offer	Offer Period
• Nadiya's Textiles - Jaffna	• 20% savings with Cargills Bank Credit Cards • Additional 5% cashback on Cargills Bank Tapit Credit Cards (capped at LKR 2500/-)	• 22nd August & 1st September 2026

3. The offer is valid on above mentioned location and dates only.
4. The discount will be applicable on the marked/tagged price of the product offered for sale by the service establishment.
5. Full payment must be made from the Cargills Bank PLC Credit Card to avail the discount.
6. The 5% cashback is applicable only for transactions processed via Tapit Credit Cards on POS terminals at the designated merchant outlets with a maximum eligible cashback capped at LKR 2,500/- per merchant offer per cardholder during the promotion period
7. The offer is not applicable for commercial purposes.
8. 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.
9. 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.
10. The Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.
11. The Cargills Bank PLC reserves the right to amend/withdraw this offer at its sole discretion.
12. In the event of any dispute, the decision of Cargills Bank PLC shall be considered final.
13. This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the service establishment/Bank.

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14. This offer is bound by the terms and conditions of Cargills Bank PLC and the service establishment.
15. General terms and conditions of use for Cargills Bank PLC Credit Card transactions will be applicable.