

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. **Draw Eligibility:** To qualify for the raffle draw, a customer must achieve a minimum cumulative spend of LKR 20,000 during the Campaign Period. A customer shall earn one (1) entry into the draw for each individual transaction of LKR 4,000 or more (a "Qualifying Transaction"). While Qualifying Transactions are generally inclusive of purchases made at any location or merchant, transactions relating to gambling, casinos, betting, and money transfer services are explicitly excluded. There is no maximum limit on cumulative spend; customers may accumulate an unlimited number of entries, with every Qualifying Transaction generating an additional chance to win. Only Qualifying Transactions shall contribute toward the LKR 20,000 cumulative spend threshold; transactions below LKR 4,000, as well as the aforementioned excluded categories, will not be considered for the accumulation of entries or the cumulative spend requirement.
3. **Customer Spending Period :** Scheduled from **July 1st to August 31st, 2026**. This is the exclusive two (2) month promotional window wherein cardholders must execute their qualifying single and cumulative card transactions to accumulate audited lucky draw raffle entries.
4. **Reward Spending Window:** Scheduled from September **16th to October 15th, 2026**. The definitive one (1) month window allocated to the officially drawn and verified winners. Upon selecting their preferred reward hook, winners have exactly this one calendar month to execute their spending under that specific category to claim their statement credit.
5. **Winner Reward Deadline:** On or before November 1st, 2026. The absolute final project cutoff and settlement date by which all audited draws are completed, winners have chosen their reward options, and all financial payouts are fully distributed, credited, and settled.
6. The promotional prizes including utility refunds, grocery bill wipeouts, and hard-coded fuel refunds are strictly non-transferable, cannot be exchanged for cash currency, and cannot be utilized in conjunction with any other concurrent promotional programs, discounts, or special corporate offers extended by the Bank.
7. **Bill Wipe-Out Reward:** Should a participating customer be selected to receive a "Bill Wipe-Out" reward, such reimbursement or account credit shall be strictly limited to transactions executed at approved merchants. The approved merchants for this specific reward are expressly limited to: **Cargills Food City, Cargills Express, Cargills Mini, all domestic fuel stations, the Ceylon Electricity Board (CEB), the Lanka Electricity Company (LECO), and the National Water Supply and Drainage Board (NWSDB)**. Any transactions performed outside of these specified merchants and utility providers are ineligible for the Bill Wipe-Out reward.
8. The campaign features a hard-capped cash prize pool distribution filtering across sixty (60) unique winners, carefully structured to balance mass customer appeal with strategic corporate retail group retention. The explicit breakdown of the allocation models is detailed below.

Category / Reward Hook	Max Reward Per Winner (LKR)	Number of Winners	Total Category Payout (LKR)
Grocery Bill Wipeout (Exclusively at Cargills FoodCity)	30,000.00	36	1,080,000.00
Fuel Refund (Hard-coded at Domestic Service Stations)	50,000.00	12	600,000.00
Utility Refund (Direct settlements to CEB, LECO, NWSDB)	25,000.00	12	300,000.00
TOTAL CASH PRIZE POOL OUTFLOW	—	60	1,980,000.00

9. **Lucky Draw Protocols:** All winning accounts will be selected at the culmination of the Data Verification Period through an automated, randomized lucky draw. To maintain absolute legitimacy, the draw will be conducted under the rigorous oversight of an official representative from the Inland Revenue Department (IRD) or Ministry of Revenue.
10. **Winner Communications:** Verified winners will be officially notified by the Bank via telephone calls and formal registered written communications within ten (10) business days from the formal execution date of the draw.
11. The promotion is open exclusively to valid Primary and Supplementary Credit Cardholders issued by Cargills Bank PLC. Corporate and Staff Credit Cards and all classes of Debit Cards are strictly excluded from participating in this promotion.
12. Transactions executed across both Primary and Supplementary cards will be combined and treated under the single (01) designated primary cardholder account for the computation of final cumulative spend levels and lucky draw entry allocations.
13. Cardholders must settle their total bill payments exclusively via an eligible Cargills Bank Credit Card to qualify for lucky draw entries and promotional benefits.
14. To claim or utilize the reward during the Reward Spending Window, the cardholder's account must be active, in good standing, and must not be over-limit, blocked, suspended, or in default at any point during the campaign life cycle.
15. Cardholder is to settle the total bill via Credit Card issued by Cargills Bank PLC to be eligible for the offer (s) mentioned herein.
16. Cargills Bank PLC accepts no liability for the quality, safety, availability, or merchantability of goods and services provided by third-party merchant partners (including **Cargills FoodCity, Ceylon Electricity Board, LECO, NWSDB, or domestic petroleum service stations**), as the Bank acts solely as a payment provider and card issuer.

17. 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.
18. The Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.
19. The Cargills Bank PLC reserves the right to amend/withdraw this offer at its sole discretion.
20. In the event of any dispute, the decision of Cargills Bank PLC shall be considered final.
21. This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the service establishment/Bank.
22. This offer is bound by the terms and conditions of Cargills Bank PLC and the service establishment.
23. General terms and conditions of use for Cargills Bank PLC Credit Card transactions will be applicable.