

## Terms and Conditions

1. This offer will be valid only for Cargills Bank Limited Mastercard Credit Cardholders (hereafter referred to as “Cardholder”) during the offer period.

Establishment	Offer	Promotion period	Contact Number
Onopicks.com	10% Savings for Cargills Bank Credit cards.	Valid till 30 <sup>th</sup> April 2021	0115 414 141

2. The discount will be given during the checkout at the time of settling the bill. Full payment must be made from the Cargills Bank Limited Mastercard Credit card to enjoy the discount.
3. In the event of misuse of the card at the service establishment during the promotion period, the Bank may at its sole discretion restrict the use of the card during the tenor of the promotion.
4. Cargills Bank Limited 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.
5. Cargills Bank Limited reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.
6. Cargills Bank Limited reserves the right to amend/withdraw this offer at its sole discretion.
7. This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the service establishment.
8. The Easy Settlement Plan (hereinafter referred to as the “ESP”) is made available by Cargills Bank Limited (the “Bank”) to the Credit Cardholders of the Bank.
9. Transactions which are made on 30<sup>th</sup> December to 31<sup>st</sup> January 2021 will be eligible for the ESP program.
10. Available tenure and processing fee details are following.

Tenure	12 Months	18 Months	24 Months	36 Months
<b>Processing Fee</b> (One time fee per transaction)	10%	11%	12%	14%

11. ESP Program is valid only for single transactions above LKR 15,000 & maximum transaction value up to LKR 500,000.
12. The Cardholder requesting for ESP Program should inform the Bank’s Call Centre on 011 7640640 of the transaction(s) he/she wishes to convert within 14 days from the transaction performed date.

13. The Bank may at its sole discretion reject any settlement plan requests made by the Cardholder, which does not comply with the terms and conditions of the ESP Program and/or Bank's Credit Card Terms & Conditions.
14. The total transaction amount will be blocked within the existing credit limit and the respective Installment will be billed to the statement on a monthly basis. The blocking will be gradually reduced along with the repayment of each Installment.
15. The payments made by the cardholder to the credit card will be applied in accordance with the payment hierarchy in the Bank's Credit Card Terms and Conditions.
16. In the event the Cardholder's credit card is terminated, cancelled, not renewed, or suspended due to any reason whatsoever or any breach of the terms and conditions herein including non payment of dues under the Easy Settlement Plan or any breach of the Cardholder agreement and the terms and conditions thereof, the outstanding Installment (including the Installment that are not billed) shall become immediately due and payable in full to the Bank.
17. Cargills Bank Limited reserves the right to withdraw the Easy Settlement Plan Program or change the terms and conditions of ESP Program at its sole discretion without prior notice.
18. In the event of any dispute, the decision of the Bank shall be considered final.
19. General terms and conditions of Cargills Bank Limited Credit Card transactions will be applicable.