

## Terms and Conditions

1. This offer will be valid only for Cargills Bank Limited Credit Cardholders (hereafter referred to as “Cardholder”) during the offer period.
2. The offer details are as follows: -

Establishment	Offer	Offer Period
Orient Insurance	Enjoy 10% Savings for Travel and Health insurance with Cargills Bank Mastercard Credit Cards.	Valid from 1 <sup>st</sup> November to 30 <sup>th</sup> November 2021
	Enjoy special packages for Motor Insurance with Cargills Bank Mastercard Credit Cards.	
	<ol style="list-style-type: none"> <li>1. Standard Package</li> <li>2. Premier Package</li> </ol>	
	0% interest 12 month installments for transactions above LKR 30,000.	

3. The discount will be given upfront at the time of settling the bill.
4. Full payment must be made from the Cargills Bank Limited Credit Card to avail the discount.
5. The offer is not applicable for commercial purposes.
6. The 0% interest 12 month Installment offer is valid for single transactions above LKR 30,000 & maximum single transaction value up to LKR 200,000.
7. A Processing fee of LKR 1,000 will be charged for each successful installment transaction plan.
8. In order to convert the transaction into 12 month 0% Interest Installment Plan, the Cardholder should send a request via SMS/WhatsApp by typing: **IPP (SPACE) Transaction Amount & send it to 0765022397** within 14 working days from the transaction performed date.
9. 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.
10. The Cardholder acknowledges that the payments made by him/her to his/her Credit Card will be applied in accordance with the payment allocation hierarchy of Cargills Bank Limited Credit Cards.
11. Cargills Bank Limited (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.
12. In the event of misuse of the card at the service establishment during the offer period, the Bank may at its sole discretion restrict the use of the card during the tenor of the offer.

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

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

15.In the event of any dispute, the decision of Cargills Bank Limited shall be considered final.

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

17.This offer is bound by the terms and conditions of Cargills Bank Limited and the service establishment.

18.General terms and conditions of Cargills Bank Limited Credit Card transactions will be applicable.