# Terms and Conditions

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

2. This offer is applicable on the purchasing made at the following merchant.

| Service Establishment | Contact Number | Offer | Promo Period |
|---|---|---|---|
| Wickramarachchi Opticians<br>All outlets | +94 11 282 46 46 | 20% savings on total bill<br>at All outlets | Valid till 30th September 2019. |

3. Cardholder is to settle the total bill payment via Credit & Debit Card issued by Cargills Bank Limited to be eligible for the settlement plan(s) mentioned herein.

4. Cargills Bank Ltd shall not be held liable to the Cardholder for any claims, losses, damages or with regard to the quality of services or any other reason whatsoever that may arise from the services offered by the supplier.

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

6. In the event of misuse of the card at the service establishment involved in the promotion period, the Bank may at its discretion restrict the use of the card during the tenor of the promotion.

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

8. In the event of any dispute, the decision of the Bank shall be considered final.

9. This offer cannot be exchanged for cash or conjunction with any other promotional programs or offers offered by the service establishment.

10. General terms and conditions for Cargills Bank Credit & Debit Card transactions will be applicable.

11. The Anywhere Card Instalment Plan (hereinafter referred to as the “Anywhere Instalment Plan”) is made available by Cargills Bank Limited (the “Bank”) to the Credit Card holders of the Bank.

12. The Zero % Interest Anywhere Instalment Plan will be available only during the period from 1st August 2019 to 31st January 2020. (both days included) (“Promotional Period”)

13. Under Zero % Interest Anywhere Instalment Plan Cardmember can request for 3,6,12,18,24 & 36 month instalments with LKR. 500/= Processing fee for any transactions performed locally or overseas (Excluding Cash Advances) by using Credit Card issued by Cargills Bank Limited during the Promotional Period.

14. This offer will not be valid for Cash Advances.

15. Under Zero % Interest Anywhere Instalment Plan Promotion, the minimum value of the single transaction to be eligible for Instalment Plan conversion is LKR. 25,000/- or equivalent in any other foreign currency for overseas transactions.

16. The Cardmember requesting for Zero % Interest Anywhere Instalment Plan should inform the Call Centre on 011 7640640 of the transaction(s) he/she wishes to convert.

17. The desired transaction(s) must be performed during the Promotional Period and informed to the Bank within 14 days from the transaction performed date. The latest date for accepting requests will be 14th February 2020.

18. The Bank may at its sole discretion reject any Instalment Plan requests made by the Cardmember, which does not comply with the terms and conditions of the Zero % Interest Anywhere Instalment Plan promotion.

19. The total transaction amount will be blocked within the existing credit limit and the respective instalments will be billed to the statement on a monthly basis. The blocking will be gradually reduced along with the repayment of each instalment.

20. In the event the Cardmember'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 Anywhere Instalment Plan or any breach of the Card member agreement and the terms and conditions thereof, the outstanding instalments (including the Instalments that are not billed) shall become immediately due and payable in full to the Bank.

21. Cargills Bank Limited reserves the right to withdraw the Zero % Interest Anywhere Instalment Plan Promotion or change the terms and conditions of Zero % Interest Anywhere Instalment Plan Promotion at its sole discretion.