Terms and Conditions

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

Establishments	Offer	Offer Period
The Factory Outlet (TFO)	● 20% Savings for Cargills Bank Credit Cards & 10% Savings for Cargills Bank Debit Cards	Valid on 10th & 11th March 2026

3. In order to enjoy the promotion, the full payment needs to be settled with a Cargills Bank Credit or Debit Card.
4. Offers cannot be combined or clubbed with any other ongoing promotions. Each offer stands independently and is subject to its specific Terms and Conditions.
5. The Bank accepts no responsibility in any way for any goods/services purchased and any dispute relating to same should be resolved by the Cardholder directly with the Partner and any claim by the Cardholder against the Partner will not relieve the Cardholder from his/her obligation or repayment to the Bank.
6. The offer is valid on above mentioned property/location and dates only.
7. The Bank reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.
8. This offer is bound by the terms and conditions of the Bank and the service establishment.
9. In the event of any dispute or difference, the decision of the Bank shall be final and conclusive.
10. General terms and conditions of the Bank's Credit Card & Debit Card transactions will be applicable.