

## 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	Promotion Period
Cargills Food City Outlets	0% Interest 03 month Installment Plans	Valid from 1 <sup>st</sup> January 2022 to 31 <sup>st</sup> January 2022

3. Transactions performed at Cargills Food City between 1<sup>st</sup> January 2022 to 31<sup>st</sup> January 2022 will be eligible for the 03 month 0% Interest Installment Plans.
4. The offer is not applicable for commercial purposes.
5. The offer is valid for single transactions above LKR 10,000 & transactions up to LKR 100,000.
6. In order to convert the transaction into 03 month 0% Interest Installment Plans, the Cardholder should send a request via SMS/WhatsApp by typing: **CFC(SPACE)** Transaction Amount & send it to 0765022397 within 07 working days from the transaction performed date.
7. The total transaction amount will be blocked within the existing credit limit and the respective Installments will be billed to the statement on a monthly basis. The blocked transaction value will be gradually reduced along with the repayment of each Installment.
8. 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.
9. 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 Installment Plan or any breach of the Cardholder agreement and the terms and conditions thereof, the outstanding Installments (including the Installments that are not billed) shall become immediately due and payable in full to the Cargills Bank Ltd.
10. Cargills Bank Limited reserves the right to withdraw the 0% interest Installment Plan or change the terms and conditions of Installment plan at its sole discretion without prior notice.
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 Cargills Food City.
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 Cargills Food City.

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