

## Terms and Conditions

1. This is an offer provided by Mastercard. The offer is valid for Cargills Bank PLC (hereafter referred to as “the Bank”) Mastercard Credit and Debit Card holders (hereafter referred to as “Cardholder”).
2. The offer details are as follows: -

Service Establishment	Offer	Offer Period
Wishque <a href="http://www.wishque.com">www.wishque.com</a>	10% off for Cargills Bank Mastercard Credit and Debit Card holders.	Valid from 01 <sup>st</sup> to 31 <sup>st</sup> December 2025.

3. The offer is available only for purchases made online on [www.wishque.com](http://www.wishque.com).
4. The discount will be given during the checkout session at the time of settling the bill.
5. Full payment must be made using the Cargills Bank Mastercard to avail the discount.
6. The offer is not applicable for commercial purposes.
7. The discount cannot be combined with another promotion or a voucher.
8. The discount cannot be combined with any discounted products or other promotions.
9. 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.
10. In the event of misuse of the card at a service establishment during the offer period, the Bank may at its sole discretion to restrict the use of the card during the tenor of the offer.
11. Mastercard and/ or Bank reserves the right to withdraw, modify or change all or any of the rules, Terms and Conditions applicable to this offer at any given time without prior notice.
12. The Bank reserves the right to amend/withdraw this offer at its sole discretion.
13. In the event of any dispute, the decision of the bank shall be considered final.
14. This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the service establishment/Bank.
15. This offer is bound by the terms and conditions of Cargills Bank PLC and the service establishment.
16. General terms and conditions of use for Cargills Bank PLC Credit and Debit Card rules and regulations will be applicable.