

SENIOR CITIZENS FIXED DEPOSITS WITH CFC PHARMACY

1. Customers above 55 Years of Age placing a fixed deposit of a minimum Rs 100,000 can be entitled for a Cargills Food City Pharmacy Discount Coupon benefit.
2. Such Discount Coupon benefit will exclusively be from Cargills Food City Pharmacies
3. Customers above 55 Years of Age placing a fixed deposit of a minimum Rs 100,000 can be entitled for a Cargills Food City Pharmacy Discount Coupon benefit of 7.5%.
4. Customers above 55 Years of Age can be entitled for a special benefit Discount Coupon of 10% at Cargills Food City Pharmacy by placing a fixed deposit for LKR 500,000/= or above. To be entitled for this Special Benefit Discount Coupon, the minimum fixed deposit will be LKR 500,000/-
5. These benefits are available for Customers whose fixed deposits are placed for 3 months, 6 months & 1 year and the benefit will be for 3 months, 6 months and 12 months depending on the tenor of the fixed deposit of the Customer.
6. Number of Coupons offered to a customer varies upon the duration of Fixed Deposit Placement as shown below subject to the provisions set out in 7 below.

Coupon Value	7.5%	10%
FD Amount	Fixed Deposits LKR 100,000 - LKR 499,999	Fixed Deposits Above LKR 500,000
3 Months	3 Coupons	3 Coupons
6 Months	6 Coupons	6 Coupons
12 Months	12 Coupons	12 Coupons

7. Fixed Deposits placed for more than 1 year, Discount Coupon benefit will be limited to a period of 12 months only.
8. This Promotion is valid for Fixed Deposits Placed during 1st October - 31st December 2019 only
9. Discount Coupon benefit will be given for Pharmaceutical Item defined by Cargills Food City as Pharmaceuticals and General Merchandises which are sold at Cargills Food City Pharmacy
Counters will not be entitled for the Discount Coupon benefit unless decided and specified by Cargills Food City or by Cargills Bank at their own discretion.
10. Discount Coupon benefits will be for a maximum bill value of Rs 10,000 per month.

11. Discount Coupons will be handed over to the customer upfront by Cargills Bank Branch where the Fixed Deposit is placed. Bank will not be responsible for any lost/stolen Discount Coupons and no replacement will be done.
12. A customer placing a deposit before the 25th day of a month, can utilize the Discount Coupon benefit during the preceding month.
13. In the event of the 25th day of a month falling on a weekend/ bank holiday and/or customers placing deposits after the 25th day of the month, the Discount Coupon benefits issued cannot be utilized by the customer during the proceeding month and that it could be utilized during the following month (month after the proceeding month)
14. Each Discount Coupon will carry a validity period on the face of the Discount Coupon clearly mentioned and the Discount Coupon will not be valid for redemption beyond the specified period.
15. Bank will not have any liability towards Discount Coupons that cannot be redeemed due to Technical /System Failure unless under the circumstances specified 16. below.
16. In the case of a Valid Discount Coupon (during the validity period) being unable to get redeemed at Cargills Food City Pharmacy due to a reason stated in 15. above, the customer may get a confirmation of the discount amount on the Discount Coupon from the Cargills Food City Pharmacy / Outlet Manager at the discretion of such Manager & present it to the relevant Bank Branch along with Invoice as a purchase proof for the relevant amount to be Credited to Savings Account maintained at Cargills Bank.
17. If such request is made to the Branch, the Branch can take up to 7 working days to validate such request and complete the Credit to customer's savings account at Cargills Bank.
18. Upon upliftment of Fixed Deposits prior to maturity the Discount Coupons offered to the customer with future validity will cease to be valid immediately.
19. Bank will not bear any liability on the quality of the Pharmaceuticals purchased.
20. Auto-Renewals will not be considered under this Promotion
21. Deposits which are placed under the prevailing rates of Cargills Bank are eligible for the promotion.
22. Bank General Fixed Deposit Tariff and All Rules, Regulations, Guidelines & Framework applicable to Fixed deposits in general circumstances will be applicable.
23. Cargills Bank may at its sole discretion extend or shorten the Promotion Period without any prior notification.