

1. Wishrama Savings Account

1.1 Terms & Conditions

1.1.1 Minimum initial deposit is LKR 500/-

1.1.2 Newly opened accounts are eligible for the 2% bonus interest rate.

1.1.3 Joint Accounts not allowed.

1.1.4 A nominee can be appointed by the Account Holder. However, under no circumstances shall the nominee be entitled to other benefits.

1.1.5 Government Pension should be assigned and credited to the account monthly. In the event a monthly pension is not received for three consecutive months the account would be converted to a normal savings account and all benefits aligned to Wishrama Savings Account will be ceased to apply.

1.1.6 The discount for Pharmacy bills will be on prescribed drugs at Cargills Supermarket in conjunction with Cargills Food City offers.

1.1.7 Pharmacy discount will be applicable twice a month only (Pension Days) which will be periodically reviewed by the Bank. The maximum discount would be LKR 1,000/- per day.

1.1.8 To qualify for the complimentary gift for the minor, the pensioner must set up a standing instruction from their Wishrama Savings Account. After successfully receiving 12 installments, the minor will be gifted a branded school bag on their 5th birthday.

1.1.9 Other fee and charges related to Wishrama Debit Card will be applied as per the existing tariff of the Bank.

1.1.10 Cargills Bank holds the authority to change, add or revise product features/offers and Terms and Conditions pertaining to the Cargills Bank Wishrama Savings Account at any given time.

1.1.11 All the other General Terms & Conditions and operating processes pertaining to the normal savings will be applied to Wishrama Savings Account

2. Wishrama Fixed Deposit Account

2.1 Terms & Condition

2.1.1 Maximum deposit allowed would be LKR 1,000,000/-

2.1.2 The special rate for opening Wishrama Fixed Deposit is available exclusively to the first 1,000 customers.

2.1.3 Pension should be remitted to Cargills Bank Wishrama Savings Account.

2.1.4 Premature upliftment interest rate will be applicable for any FD withdrawals made prior to the maturity date.

2.1.5 Cargills Bank holds the authority to change, add or revise product features/offers and Terms and Conditions pertaining to the Cargills Bank Wishrama Fixed Deposit Account at any given time.

2.1.6 All the other General Terms & Conditions and operating processes pertaining to the Cargills Bank Fixed Deposit will be applied to Wishrama Fixed Deposit Account.

3. Wishrama Personal Loan

3.1 Terms & Condition

3.1.1 Pension should be assigned and should have been credited to Cargills Bank Wishrama Savings Account during the previous or current month.

3.1.2 Minimum take home income after all deductions should be LKR 25,000/-

3.1.3 Loan amount and tenure is decided as per the Retail Policy and Personal Loan UWS.

3.1.4 Other fee and charges related to Personal Loan will be applied as per the existing tariff of the Bank

3.1.5 Other general terms & conditions are subject to prevailing Cargills Bank Personal Loan Policy.

4. Wishrama Credit Card

4.1 Terms & Condition

4.1.1 Prevailing Credit Card Policy and UWS of the Bank will continue to apply.

4.1.2 Cargills Bank holds the authority to change, add or revise product features/offers and Terms and Conditions at any given time.

4.1.3 Other fee and charges related to Credit Card will be applied as per the existing tariff of the Bank.