Supermarket Banking (SMB) Send Cash & Cash Withdrawal Raffle Draw Campaign

Terms and Conditions

1. Campaign Overview:

Campaign Name	Campaign Period	Eligibility
Supermarket Banking Raffle Draw Promotion ("Win Big with Supermarket Banking")	1st November 2026 to 31st January 2027	Open to all retail customers of Cargills Bank PLC

2. Qualifying Criteria & Entry Allocation:
    - Minimum Transaction Value: Only transactions of LKR 1,000 or more per transaction qualify for the raffle draw. Transactions below LKR 1,000 are strictly ineligible.
    - Send Cash Transactions: Customers who initiate a 'Send Cash' transaction via the Cargills Bank Mobile Banking App (DiGi App) or Internet Banking and withdraw the funds at any Cargills Food City outlet will receive two (2) raffle entries per qualifying transaction.
    - Cash Withdrawal Transactions: Customers who perform a 'Withdrawal' transaction via the Cargills Bank Mobile Banking App (DiGi App) at any Cargills Food City outlet will receive one (1) raffle entry per qualifying transaction.
    - Multiple entries are permitted across all qualifying transactions throughout the campaign period.

3. Rewards & Winners Structure:
   A total of 35 winners will be selected via a raffle draw at the end of the campaign period.

Tier	Winner Count	Reward Details
1st Prize	2 Winners	Brand New 55-inch TV
2nd Prize	2 Winners	One Night Hotel Stay Package (Couple)
3rdPrize	10 Winners	Smartphones
4th Prize	1 Winners	Full-Day Outing Package (Couple)
5th Prize	20 Winners	Gift Vouchers

4. General terms and conditions of Cargills Bank PLC for all banking accounts and digital services shall apply.

5. Employees of Cargills Bank PLC are not eligible to participate in this campaign/raffle draw.

6. Only successfully completed 'Send Cash' and 'Withdrawal' transactions executed at Cargills Food City outlets will qualify for raffle entries. Cancelled, reversed, refunded, failed, or disputed transactions will be excluded.

7. Prizes awarded under this promotion are non-transferable, non-exchangeable for cash, and cannot be assigned or transferred to any third party.

8. Any fraudulent, suspicious, or abusive activity, including attempts to manipulate the promotional mechanism, will result in immediate disqualification of the customer from the raffle draw and forfeiture of any awarded prizes.

9. The Bank reserves the right to select substitute winners in the event that a selected winner cannot be contacted, fails to claim the prize within the stipulated period, or is found to be disqualified/ineligible.

10. Winners may be required to present valid identification (e.g., NIC/Passport) and verify transaction details when claiming their prizes.

11. Cargills Bank PLC shall not be held liable or responsible, in any manner whatsoever, for the quality, merchantability, fitness for purpose, defect, suitability, delivery, or performance of any prizes, goods, hotel stays, packages, or services provided by third-party merchants or vendors under this promotion. Any claims, disputes, or grievances regarding the quality, availability, defects, or delivery of such prizes, goods, or services must be resolved directly with the respective merchant, manufacturer, or service provider, and shall not affect or create any liability for Cargills Bank PLC

12. For further information, please contact Cargills Bank at 0117 640 640.

13. Campaign related complaints should be sent to customersupport@cargillsbank.com.

14. Cargills Bank PLC, at its sole discretion reserves the right to modify, change or withdraw all or any of the Terms and Conditions, herein contained, applicable to this campaign at any time without any prior notice.

15. If any dispute arises regarding any of the terms and conditions contained herein, the decision of Cargills Bank PLC shall be final and conclusive.

16. These terms and conditions shall be governed and construed in accordance with the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.