

## KEY FACT DOCUMENTS

## PAYMENT CARDS

### Financial and other advantages, including any incentives & promotions

- Throughout the year, you will get exclusive access to unique deals.
- Possibility of obtaining cash advances using a credit card.
- Balance transfer options just in 30 minutes.
- Customer care service available in Sinhala, Tamil & English.
- E-statements facility.
- Easy Settlement Plans.
- Convenience of obtaining supplementary cards for spouse/ family.
- Card limit increases are possible with evidence of income.
- SMS Alerts
- Image Card facility.

### Steps to take in order to receive a product/service

- The Cargills Bank Credit/Debit card application, which must be completed, may be obtained from any Cargills Bank branch or from Sales Officers.
- Branch/Sales staff will request extra verification evidence to confirm the customer's creditworthiness.
- The Credit/Debit card will be delivered by courier to the customer's corresponding address or Branch specified in the card application.
- Personal Identification Number (PIN) will be delivered to the customer by registered mail.
- Call the customer support hotline at 011 7 640 640 to activate the card.

## Main Terms & Conditions

- All credit card processing and issuance are subject to credit evaluation upon submission of relevant documents and will be carried out at the bank's sole discretion.
- Residents and non-residents of Sri Lanka aged 18 to 60 will be eligible for credit cards, including supplementary card holders.
- "Payment Due Date" means the date specified in the Statement of Account by which date, payment of the Current Balance or any part thereof or the Minimum Amount Due is to be made to the Bank. If the Payment Due Date falls on a bank holiday or a weekend, the Cardholder's Payment Due Date shall be the first working day following such holiday/ weekend.
- The Cardholder agrees to pay to the Bank (upon the request of the Bank) an annual fee as prescribed by the Bank for the Card and the Card the Supplementary Card when issued.
- The Cardholders should not use this Card for Capital Transactions and import of goods for commercial purposes.
- The Bank may from time to time change the Terms and Conditions of this Agreement. Subject to the requirements of Statutes, notification of any such change shall be given to the Cardholder by the Bank either in writing or by publication thereof. Such changes shall apply to all unpaid finance charges, fees, Cash Advances, costs and Card Transactions.
- Cardholder agrees to pay the Bank when applicable, the charges & fees at rates determined by the Bank from time to time.
- For more information :
  - <https://www.cargillsbank.com/wp-content/uploads/2024/04/Credit-Card-Terms-and-Conditions-5.pdf>
  - <https://www.cargillsbank.com/wp-content/uploads/2024/04/T-C-E-1.pdf>

## Complaint Handling Procedure

- Customers can lodge a complaint using the following procedures.
  - By contacting the Branch Manager or Relationship Manager.
  - Through our call centre. 011 7 640 640
  - E-mail us at : [cards@cargillsbank.com](mailto:cards@cargillsbank.com) or [customersupport@cargillsbank.com](mailto:customersupport@cargillsbank.com)

## Card Tariff Guidelines

- Debit : <https://www.cargillsbank.com/wp-content/uploads/2018/03/CARGILLS-BANK-SHOPPING-DEBIT-CARD-3.pdf>
- Credit : <https://www.cargillsbank.com/rates-and-charges/credit-card-tariff/>