## **Terms and Conditions**

- 1. This offer will be valid only for Cargills Bank PLC Internet Banking & Mobile Banking Users (hereafter referred to as "User") during the offer period.
- 2. The promotion details are as follows:

Promotion	<b>Promotion Period</b>
Pay your utility payments of LKR 1,000 or more through Cargills Bank Mobile Banking App or Internet Banking portal during the promotion period and stand a chance to win LKR 5,000 worth Cargills Gift Vouchers.	15 <sup>th</sup> September to 14 <sup>th</sup> October 2024

- 3. This promotion is available exclusively for the utility payment types Telecommunication, Electricity, Water Supply, and Insurance.
- 4. Users who make utility payments, either in a single transaction or in multiple transactions totaling LKR 1000 or more, will be eligible for the raffle draw.
- 5. Even if you are newly registered, during the promotion period, make utility bill payments of more than LKR 1,000 and be eligible for the raffle draw.
- 6. Each LKR 1,000 spent by customers qualifies as an eligible entry for the raffle draw.
- 7. This offer cannot be exchanged for cash or combined with any other promotional programs or offers provided by Cargills Bank.
- 8. This promotion is exclusively for customers and does not apply to staff members of Cargills Bank and their family members.
- 9. Cargills Bank PLC shall not be held liable to the winners of the raffle draw 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. General terms and conditions of Cargills Bank PLC for all the savings accounts, Credit and Debit Card will apply.
- 11. For further information, please contact Cargills Bank at 0117 640 640.
- 12. Promotion related complaints should be sent to <a href="mailto:customersupport@cargillsbank.com">customersupport@cargillsbank.com</a>
- 13. The Cargills Bank PLC at its sole discretion reserved the right to modify, change or withdraw all or any of the Terms and Conditions, herein contained, applicable to this promotion at any time without any prior notice.
- 14. If any dispute arises regarding any of the terms and conditions contained herein, the decision of Cargills Bank PLC shall be final and conclusive.
- 15. These terms and conditions shall be governed and constructed by the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.