

Terms & Conditions -Ten Times Cash Back Rewards - April 2019

1. The “**Ten Times Cash Back Rewards promotion** ” (hereinafter referred to as the “Promotion”) of DFCC Bank PLC (hereinafter referred to as “DFCC / “the Bank”) shall be effective from 1 April until 30 April 2019 (hereinafter referred to as "Promotional Period").

2. Eligibility criteria

2.1 The Promotion is open to DFCC Credit Cardholders excluding corporate cards (hereinafter referred to as "Cardholder") during the Promotional Period and who will meet the criteria mentioned in clause 2.2 below.

2.2 The Cardholder will be entitled for an additional bonus cash back of 10% for the total value spent at any Supermarket*, Fuel stations* Airline ticket purchase * Clothing outlets * & Hotels* during the promotion period. The minimum monthly spend criteria and maximum CashBack per card type shall be as follows.

Card Product (First 6 Digits of the Card for Identification)	Maximum additional cash back value (Maximum Cap) per Card Account	Total Minimum Spend Required during Promotion period (1 st -30 th April 2019	Minimum Number of days card needs to be used (minimum 1 transaction per day) during promotion period
Gold (4835 59)	Rs 5000.00	Rs 20,000	10 Days
Platinum (4890 11)	Rs 7500.00		
Signature (4380 43)	Rs 10,000.00		
Infinite (4614 36)	Rs 15,000.00		

3. The following transactions shall not be eligible for the computation of the total minimum spend requirement :- Installment transactions including merchant installment, Cash instalment planners, Balance Transfers, Cash Advances, Bank fees and charges ,Casino or gambling transactions performed locally, overseas or on-line.

4. The Visa International standard merchant identification codes will be used for identification of the respective spend category(for both local and overseas merchants) as per the table depicted below & DFCC will not be liable for any disputes arising due to incorrect/different merchant category codes being assigned for merchants.

Category	Merchant Category code
Fuel	5983
Supermarket	5411
Clothing	5137,5611,5651,5691
Airlines	4722,3000-3298
Hotel	7011

5. The 10% additional cash back reward will be credited separately to the nominated DFCC Savings account of the cardholder within 30 days after the end of the promotion period.

6. Eligible cardholders will be notified via SMS confirming the CashBack earned amount by the 15th of May 2019 and credited to the nominated accounts by the 30th of May 2019.

7. Transactions performed through the supplementary cards will be considered under the primary card account.

8. Any transactions reversed in subsequent months will result in reversal of cash back credited pertaining to the said transaction.

9. The eligible Cardholder's credit card account must be at good standing and conducted in a proper and satisfactory manner as determined by DFCC in its sole discretion at the time of crediting the CashBack. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the cash back/rebate is credited into the said account, DFCC reserves the right not to credit the cash-back/rebate.

10. Any disputed, reversed/refunded or cancelled/void transactions will not qualify as an eligible transaction for the cash back reward offer

11. The terms and conditions of the “promotion” shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement

12. This promotion offer is by way of a special offer for cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the cardholder agreement.

13. The decision of the bank, on all matters relating to this “Promotion offer” including but not limited to disputes, is final and binding on all Cardholders of this promotion.

14. In case of any dispute relating to any and all matters with regard to the “Promotion”, including but not limited to, in respect of the, Cardholder’s eligibility, coverage of dates, Terms and Conditions herein stated, the decision of DFCC shall prevail and be final and conclusive.

15. The Bank shall be entitled to vary any of the Terms and Conditions pertaining to “promotion” offer contained herein at any time without prior notice to the Cardholders which variation shall bind the Cardholders absolutely from the date on which it is expressed to take effect. Nevertheless such variations may be communicated to the Cardholders by letter and/or notice in the local press and/or by displaying on the Bank’s notice boards and/or through statements

16. Nothing herein amounts to a commitment or representation by the Bank to conduct similar Promotions in the future.

17. DFCC is not the supplier of the products and/or service/s offered by the merchant and shall not accept any liability in relation thereto.

18. 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.