

Terms & Conditions – MemberCash Rewards Program

1. Overview

The MemberCash Rewards Program (“Program”) allows eligible cardmembers to earn and redeem MemberCash (“MC”) on qualifying transactions, subject to the following terms and conditions.

2. MemberCash Earning

2.1 Cardmembers will earn 01 (one) MemberCash for every LKR 200.00 spent on eligible transactions.

2.2 The following transactions are excluded from earning MemberCash

- Utility bill payments
- Cash advances

2.3 Bonus MemberCash (2X) will be applicable for the following categories

- PickMe transactions
- KOKO transactions
- All other online transactions

2.4 The Bank/Product Provider reserves the right to change or withdraw earning rates or eligible categories at any time without prior notice.

2.5 Maximum MemberCash earning per month is up to 1,500 MemberCash. Any amount above this limit will not be carried forward or available for use.

3. MemberCash Redemption

3.1 The redemption value of MemberCash as follows

- 1 MemberCash = LKR 1.00

3.2 Earned MemberCash will be automatically transferred to the customer’s Nations Trust Bank account at the end of each calendar month.

3.3 The monthly transfer process of MemberCash is fully automated and cannot be manually adjusted.

4. MemberCash Expiry and Cancellation

4.1 If the card account becomes 30 Days Past Due or more, MemberCash earnings will cease immediately.

4.2 The Program Provider reserves the right to suspend or terminate MemberCash benefits in cases of suspected misuse, fraud, or breach of these Terms & Conditions.

5. Amendments

The Bank/Program Provider reserves the right to amend, suspend, or terminate the Program or these Terms & Conditions at any time without prior notice.

6. Governing Law

These Terms & Conditions shall be governed by and interpreted in accordance with the laws of Sri Lanka.