

Terms & Conditions

1. Call and Convert Easy Settlement Plan (ESP) Promotion ["Promotion"] is made available to the American Express Magnet Credit Card ("Card-member(s)") issued by Nations Trust Bank PLC (Bank)
2. The promotion is valid for transactions performed till 31st December 2026.
3. Minimum value of the single transaction to be eligible for ESP conversion is LKR 10,000/-or above.
4. Cardmember can convert the transactions into 03 equal monthly instalments.
5. All retail transaction categories are eligible for ESP except Cash advances and utility bill payments.
6. A non-refundable fee of LKR 500 will be charged for each approved ESP conversion and will appear on the Cardmember's monthly statement.
7. The Cardmember requesting for Call and Convert ESP Promotion should inform Call Centre on the eligible transaction he/she wishes to convert within 30 days from the transaction date.
8. The Bank may at its sole discretion reject any ESP requests made by the Cardmember, which does not comply with the terms and conditions of the Call and Convert ESP Promotion.
9. Call and Convert ESP promotion is valid only on the transactions performed in personal nature
10. The total transaction amount will be blocked within the existing credit limit and the respective installments will be billed to the statement on a monthly basis. The blocking will be gradually reduced along with the repayment of each installment.
11. In the event cardholder settles partial value of the statement due value for the month, applicable credit card interest will be levied on the due balance in accordance with the Bank's Cardmember agreement.
12. Cardmember should inform the Bank if they wish to early settle the ESP transaction where relevant fees will apply in accordance with the Banks Tariff.
13. In the event the Cardmember's credit card is terminated, cancelled, not renewed, or suspended due to any reason whatsoever or any breach of the terms and conditions herein including nonpayment of dues under the ESP or any breach of the Card member agreement and the terms and conditions thereof, the outstanding installments (including the Installments that are not billed) shall become immediately due and payable in full to the Bank.
14. Unless otherwise expressly provided herein, the Bank's Cardmember agreement relating to the respective credit card shall apply to the installments and the payment of installments hereunder which shall be treated as a normal transaction charged to the credit card. In the event of any conflict arising between the terms and conditions hereof and the Cardmember agreement the former shall prevail only to the extent the same shall relate to matters involving the Call and Convert ESP Promotion.
15. The general credit card terms and conditions will continue to apply