

Cash Back

As an American Express Cardmember you will be entitled to a Cashback of 1 Sri Lankan Rupee for every transaction of LKR 300 or equivalent in other foreign currency using your American Express Card issued by Nations Trust Bank PLC, subject to the following conditions:

1. The Cardmember will be eligible to request for 'Cashback' after he/she has a cumulative spend of LKR 300,000/- commencing from the date of joining the Cardmembership. A Cardmember should have a minimum Cashback of LKR 1000/- to request for Cashback.
2. Cashback will not be awarded for any cash advances or on the amount of any balance transfers¹ made.
3. Any transactions that are cancelled/reversed subsequently to the Cardmember's account, such cancelled transactions will not be eligible to earn Cashback.
4. Cashback will be paid only to non delinquent² Cardmembers.
5. 6. If Cardmember default the payments of his/her American Express credit card for more than two (02) months (nonpayment of outstanding amount for more than two billing cycles), all the Cash Back points earned as of date will be forfeited by the Bank without further notice(s).
6. The Bank reserves the right to amend, revise or discontinue Cashback program at its sole discretion.
7. The general Credit Card terms and conditions will continue to apply.

¹ A balance transfer is the transfer of the outstanding Card balance from one bank to another

² Non delinquency is a state when the Cardmember makes regular payments (at least the minimum amount due) to the bank on a monthly basis