

HNB INSTALLMENT PROMOTION TERMS AND CONDITIONS

1. The cardholder may perform single/multiple purchase/s and request for an easy payment plan of 03, 06, 12, 24, 36, 48 or 60 months, provided the single transaction is between Rs.10,000 to Rs.1.0 Mn, and such transaction value is within the available balance and authorized limit of the credit card at the time of performing the transaction.

2. In order to enjoy the installment facility, the purchase/s must be performed during the Promotional Period and informed to the Bank, through the Bank's website www.hnb.net & as such, provide the date of such transaction/s, the name of the merchant and the value of such transaction and the same will be reflected in the cardholder's next credit card statement, after verification of same has been performed by the Bank.

3. Relevant handling fee will be applicable for the tenors stated above and same will be informed to the cardholder by the Bank during the verification process. The handling fee for various tenors / at different merchants will be waived off as per the applicable promotional offer and period (Please refer [Card Promotions in Sri Lanka by HNB | HNB Private Bank](#) for offer details).

4. The cardholders must Click & Convert the transaction within 5 calendar days from the date of performing the transaction. Eg. Transaction performed on 15th April 2024 should be informed to HNB on /or before the 20th April 2024, via www.hnb.net for conversion to easy payment plan;

IMPORTANT – In the event that transaction/s made 5 days prior to billing cycle are to be converted to Easy Payment Plans, it/they will be converted only during the next billing cycle. In this instance, the cardholder will be required to settle the amount stated in the statement. The installment plan/s will come into effect from the next billing cycle onwards.

5. The Transaction must be within the cardholder's approved Credit Limit & transactions performed by depositing funds over the credit limit will not be eligible for this promotion.

6. Card holder/s is/are to settle the total bill via Hatton National Bank PLC credit card/s to be eligible for the offers mentioned here in;

7. The offers cannot be exchanged for cash and/or used in conjunction with any other promotional programs or offers provided by service establishments involved in this promotion;

8. If any dispute arises regarding any of the terms and conditions contained herewith, the decision of the respective service establishment & Hatton National Bank PLC shall be final.

9. One-time handling fee will be charged on following basis for non-promotional merchants' transactions. **(Rates are subject to change)**

Tenor (Months)	3 M	6M	12M	24M	36M	48M	60M
Handling fee rate	6%	8%	12%	18%	42%	55%	68%