

DFCC Lanka IOC Co-Branded Credit Cards - **Additional Product Information**

- The cardholder will be rewarded a 5% Cashback on the amount of a transaction performed at Lanka IOC fuel stations from 1st November 2024 till 30th April 2025 with a maximum Cashback payout per card per statement cycle being Rs. 2,000. The cumulative amount will be Rs.40,000/- per statement cycle for the maximum Cashback pay out amount of Rs.2,000/-.The cardholder is not entitled for additional Cashbacks on the transactions exceeding the cumulative amounts.
- The cardholder will be rewarded a 3% Cashback on the amount of a transaction performed at Lanka IOC fuel stations from 1st May 2025 onwards with a maximum Cashback payout per card per statement cycle being Rs. 1,500. The cumulative amount will be Rs.50,000/- per statement cycle for the maximum Cashback payout amount of Rs1,500/-. The cardholder is not entitled for additional Cashbacks on the transactions exceeding the cumulative amounts.
- The cardholder will be eligible for a 1% Cashback on transactions performed at other than Lanka IOC fuel stations (eg: Supermarkets, Utility payments, etc.).There will be no maximum Cashback payout applicable for these transactions.
- Out of the 5% and 3% Cashback offered at Lanka IOC fuel stations, 1% Cashback will be reflected on the current statement in which the transaction is billed and the additional 4% or 2% Cashback will be reflected on the following month's statement cycle. The Cashback will be credited to the Bank account before the next statement is generated.
- All purchases of petrol, diesel, gas and other supplies available from fuel stations in Sri Lanka are subject to a 1% "Fuel Surcharge" and will be included in the transaction value and billed to the card.
- Fuel transactions will not be considered for conversion into Easy Payment Plans.
- Transactions converted into Easy Payment Plans and Monthly Installments will not be subject to Cashback payouts.
- The cardholder agrees to pay the joining and annual fee applicable at the time of applying for the card.
- DFCC Lanka IOC Credit Cards can be issued as a Supplementary card to immediate family members and as a companion card for existing DFCC Credit Cardholders.
- The Card shall not be used for transactions related to commercial purposes.
- All other product related Terms & Conditions will be as per the existing Credit Card Terms & Conditions published by the Bank <https://www.dfcc.lk/important-credit-card-documents/>
- For Tariffs and Charges please visit: <https://www.dfcc.lk/interest-rates/>