



Easy Payment Plan

Application Form



Merchant details

Merchant Name : *Sri Lankan Air Lines*

Air Ticket Details

Destination	Monthly Installment Period (12, 18 or 24 months)	Ticket Purchase Price LKR	Authorisation Code

Applicants Information

Credit Card Number

Name on Credit Card

Contact Numbers
 (Day Time)

Mobile Number

National ID

Applicant's Declaration

I agree and / or confirm , that;

1. I have read and understood the terms and conditions (Printed below) of the Commercial Bank credit card Easy Payment plan and agree to be bound by the terms and conditions of this Installment plan as well as with the terms and conditions of the existing Credit Card Agreement with the Bank.
2. Acceptance of this application and the Installment amount and period granted, shall be at the sole discretion of the bank.
3. In the event of this application not being accepted by the Bank, the whole of the Installment plan amount referred to above shall be debited to my above mentioned card account in one lump sum.
4. The initial Installment will be paid to the Bank, within one month from the date of Plan.

Date: _____

1. Credit Cards - Installment Plan offer (hereinafter referred to as 'the Installment Plan') with [Sri Lankan Air lines](#) (hereinafter referred to as 'the Merchant') will be available to all Commercial Bank of Ceylon Limited Credit Cardholders (hereinafter referred to as the 'Cardholders' which term or expression as herein used where the context so requires or admits shall mean and include the cardholders in whose name a Commercial Bank Credit Card has been issued).

2. The Bank reserves the right to withdraw the Installment Plan offer at any given time with two weeks prior notice to the Cardholders at the Bank's sole discretion. The Bank also receives the right to extend the Installment Plan offer to any or all other Cardholders at its sole discretion.

3. The Cardholder agrees that Commercial Bank of Ceylon Limited may at its sole discretion specify a minimum/maximum purchase amount to qualify for this Installment Plan.

4. In the event the Cardholder decides to make a purchase under the Installment Plan or to award the purchase made under the Installment Plan to a third party as a gift, the Cardholder or the person purported to have signed the Installment Plan Agreement form shall be liable for all Installments falling due under the plan including any charges therein.

5. The selling price of an item is decided at the sole discretion of the Merchant and the Cardholder should be satisfied that the product meets with its requirements and the Bank will not be held liable for any dispute and / or liability arising directly and / or indirectly in connection to the selling price and / or the quality of the item/ items.

6. The availability of the Installment Plan to the Cardholder is subject to the available balance in the Cardholders Credit Card Account and to acceptance by the Bank of the Cardholder utilizing the Installment Plan. Cardholders who are delinquent (i.e. Cardholders who are not current in their payments) or over the limit on their Credit Card Accounts may have their Installment

Plans rejected by the Bank until such time that they are able to regularize their credit card accounts or until any other time as determined by the Bank at its sole discretion.

7. The Cardholder agrees that the first installment will be debited to the Credit Card Account on or before one month after the date the Installment Plan Agreement form is signed by the Cardholder.

8. The goods will be refunded / exchanged based on the Merchant's refund policy, except on cash refunds. Cash will not be offered as refund proceeds. In such case credit against goods to be purchased will be offered. The amount of each installment and the installment period of the Installment Plan as approved by the Bank may not (except as permitted under paragraph 9 below) be varied. The Bank is authorized to continue to debit the Cardholder's card account in accordance with these Terms and Conditions despite any agreement between the Cardholder and the Merchant being contrary to any of the above.

9. The amount of each installment will be debited to the Cardholder's card account on a monthly basis and will be included as a transaction appearing on the statement to be sent to the Cardholder in relation to the Card Account. Save where expressly provided herein each installment amount shall be treated in the same way as a transaction charged to the Card Account and shall be paid by the Cardholder in the same manner.

10. The Cardholder shall either pay the installment amount on or before the statement date or pay the statement balance in full on/ or before the due date in order to avoid interest being charged on installment. /(s).

11. The Cardholder at any time repay to the Bank the sum of all the then outstanding installments under the Installment Plan by notifying the Bank in writing / fax. The payment may be made by cheque or other means acceptable to the Bank.

12. If the Cardholder's credit card is cancelled / terminated / blocked /

not renewed / over the limit due to the default or delinquency or non payment of dues at any time during the Installment Plan, the total outstanding installments shall become immediately, without advance notice, due and payable by the Cardholder and will be subject to standard rates of interest / charges / fees and General Terms and Conditions applicable to Credit Cards. No reversal can be made once the Bank has billed the total outstanding installments to the Card or the terminated Card.

13. The Bank reserves the right to reduce the balance available to the Cardholder's Credit Card Account by the total amount of the Installment Plan upon the Installment Plan being approved by the Bank or after evaluating the Cardholders Account at the end of each billing cycle or any other such time.

14. The Bank may be at any time and without notice combine and consolidate all or any of the accounts held in the Cardholder's name irrespective of the titles they come under and or set off against the Cardholders overdrawn account whether on current account, savings account, or deposit account all or any monies whatsoever and in whatsoever currency which the Bank may at any time hold to the Cardholder's Account at any of its offices.

15. The Cardholder hereby agrees and authorizes the Bank to appoint third party collection agents for recovery of outstanding amounts. The Cardholder shall pay all the costs of collection of the outstanding amounts with interest, legal expenses and collection agency charges. should it become necessary to refer the matter to a collection agency or to take legal action to enforce payment.

16. In any doubt, dispute or difference arising between the parties hereto concerning this Installment Plan or any matter of whatsoever nature arising there under or the interpretation thereof or the rights , duties or liabilities of any party under or in connection therewith, such doubt, dispute or difference shall be submitted for

settlement by Arbitration in accordance with the rules of the Institute for the Development of Commercial Law and Practice in Sri Lanka. This Installment Plan and the rights and obligations of the parties hereto shall continue and be in full force and effective during the period dispute resolution.

17. No delay or omission of the Bank in exercising or enforcing (whether wholly or in part only) any right or remedy hereunder shall impair such right or remedy of the Bank and shall not be construed as a waiver of such right or remedy.

18. The Bank accepts no responsibility in any way for any goods purchased under the Installment Plan and avoid dispute relating to the same should be resolved by the Cardholder directly with the Merchant and no claim by the Cardholder against the Merchant will relieve the Cardholder from his/her obligation or repayment of the monthly Installment and other obligations to the Bank hereunder.

19. Unless otherwise provided herein, the Bank Credit Card Cardholder Agreement ('Cardholder Agreement') shall apply to payments under the Installment Plan as if each installment amount were a transaction charged or to be charged to the Cardholder's Card Account. In the event of any conflict between these Terms and Conditions and the Cardholder Agreement the former shall prevail to the extent that the same relates to matters involving payments under the Installment Plan.

20. The Bank reserves the right to amend these Terms and conditions with prior notice from time to time and notify the Cardholder of such amendments in any manner if thinks fit (including display at the Bank's Branches) The Cardholder will be bound by such amendments unless the sum of all installments then remaining outstanding under the Installment Plan is settled in full before the date upon which any such amendments is to have effect.

21. For any purchase order of good, that has been placed with the Merchant under this Installment Plan, the order is irrevocable and no order details can be altered.

22. Any claim summons, advice or notice relating to this Installment

Plan which the Bank may desire to convey to the Cardholder shall be deemed to have been duly given to the Cardholder if given in writing by Registered post to the address of the Cardholders last known to the Bank.

23. This Agreement shall be construed and take effect in accordance with the laws of Sri Lanka and proceedings shall be brought in the courts of Sri Lanka provided always that the Bank if it so desires take proceedings in the Courts of any other country or jurisdiction if it thinks fit in which event the laws applicable to such country shall apply and the Cardholder shall agree to submit to such other courts and such other laws.

24. The Bank reserves the right to impose service fees and / or other charges/ commissions /levies on the Installment Plan from time to time as the Commercial Bank of Ceylon Limited in its absolute discretion deems necessary.

25. In the event of any dispute regarding any of the Terms and Conditions contained herein, the decision of the Bank shall be final.

26. All communications should be addressed to the Commercial Bank Card Centre, No 01, Union Place, Colombo 02.