

## CDB Credit Card EMI Plans

Enjoy the convenience of purchasing anything you want from any merchant using your CDB Credit Card and convert your payment into easy monthly instalments with our flexible EMI plans.

### **General EMI Plan**

Convert purchases of LKR 10,000 and above (excluding ATM withdrawals) into convenient instalments of over 3, 6, 12, or 24 months, paying a nominal processing fee.

- The total EMI amount (inclusive of the purchase and processing fee) must remain within your approved credit card limit.
- Please ensure an adequate available balance to cover the processing fee both at the time of EMI setup and prior to each billing cycle to avoid over-limit charges.
- Monthly instalments (transaction amount and processing fee) will be automatically debited to your credit card account.
- Multiple eligible transactions may be converted into EMI simultaneously, subject to terms and conditions.
- If the cardholder wishes to settle the EMI prior to the expiry of the tenor, an EMI foreclosure fee of 4% on the remaining outstanding amount and balance processing fee will be added to the total outstanding.

For detailed interest rates and tenure information, please visit:

<https://www.cdb.lk/products/cards/credit-cards>

EMI Tenor	3 Months	6 Months	12 Months	24 Months
Processing Fee	3%	5.5%	10%	20%

### **0% EMI Plan**

Make your purchases even more affordable with our 0% EMI option, available on selected products. Spread the cost over 3, 6, 12, or 24 months without paying any interest.

Available for purchases above LKR 100,000 (excluding ATM withdrawals) for,

- air tickets or foreign tour packages
- education/university fees
- hospital payments
- solar leases
- electronic appliances and furniture for domestic use

Customers are eligible for up to five transactions under this plan. Monthly instalments will be automatically debited to the linked credit card account.

If the cardholder wishes to settle the EMI prior to the expiry of the tenor, an EMI foreclosure fee of 4% on the remaining outstanding amount will be added to the total outstanding.

### **Terms & Conditions for EMI Plans**

1. **Available Tenures:** Choose from 3, 6, 12, or 24-month EMI plans.
2. **Equal Instalments:** Monthly instalments will be equally distributed over the selected tenure.
3. **Eligibility:** This EMI facility is offered exclusively to CDB Credit Cardholders by Citizens Development Business Finance PLC (CDB).
4. **Transaction Limits:** CDB reserves the right to determine the minimum and maximum transaction values eligible for EMI conversion.
5. **Credit Limit Requirement:** EMI approval is subject to your card's available credit limit and CDB's discretion.
6. **How to Apply:** To request EMI conversion, contact our 24/7 Customer Service Hotline within 30 days of your purchase:
  - (011) 7121121 – World/Platinum Cards
  - (011) 7121122 – Standard/Gold/Titanium Cards
7. **Delinquency Clause:** Customers with overdue payments or delinquent accounts are not eligible for EMI conversions.
8. **Default Clause:** If the minimum due is not paid for four consecutive billing cycles, the remaining EMI balance will be added to the total outstanding amount on your card.
9. **Policy Changes:** CDB reserves the right to revise these terms and conditions at its sole discretion without prior notice. Updates will be published on our official website. <https://www.cdb.lk/products/cards/credit-cards>