

Easy Payment Plan Application Form

Convert any purchase over Rs. 10,000/- into an instalment plan upto 60 months. Please visit www.dfcc.lk for applicable charges or call 011 2350000 for more details.

Please handover the completed Easy Payment Plan application form to the nearest DFCC Bank Branch.

Name of Cardholder:

Credit Card Number :

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Contact Number :

Merchant Name :

Amount (Rs.) :

Transaction Date :

Tenure : ☐ 03 months ☐ 06 months
☐ 12 months ☐ 18 months ☐ 24 months
☐ 36 months ☐ 48 months ☐ 60 months

I confirm that I have read and understood the terms and conditions of the Easy Payment Plan programme and agree to comply with same.

.....
Signature of Primary Cardholder

.....
Date

Terms and Conditions

1. The Card Easy Payment Plan ("EPP") allows the Cardholder to convert a purchased transaction at a merchant outlet over Rs. 10,000/- in to an installment plan upto 60 months and is made available by the Bank to the Cardholder, (excluding Corporate Credit Cards) and can be withdrawn or amended at any time by the Bank, at the sole discretion of the Bank.
2. The minimum transaction value to be eligible for this programme shall be Rs. 10,000/- and the maximum transaction value shall be Rs. 1,000,000/- (Referred hereafter as "eligible transaction").
3. An eligible transaction can be converted to the EPP only within 14 days from the transaction purchased date unless specified otherwise for specific promotions.
4. The eligible transaction can be converted to a 3, 6, 12, 18, 24, 36, 48 or 60 month installment plan along with a nominal handling fee decided by the Bank.
5. Standard setup fee will be charged to the Credit Card Account when setting up the Easy Payment Plan Facility.
6. The credit limit on the credit card account will be blocked to the extent of the capital amount of the EPP and handling fee availed and will be released and be available for the Cardholder upon as and when the monthly installments are billed and paid for in the subsequent months.
7. The EPP conversion will not be valid for fuel, casino and gambling transactions.
8. The EPP conversion is not valid for cash advances and commercial purpose transactions.
9. A transaction, including the processing fee can be converted for EPP only within the assigned credit limit.
10. The EPP monthly installment will be billed to the Cardholder on the immediate next statement date.
11. If the Cardholder defaults the minimum payment on the payment due date, the Bank reserves the right to foreclose the EPP outstanding and debit the entire outstanding amount.
12. Payments made in excess of the credit card outstanding will not automatically be adjusted against unbilled installments and will not result in prepayment of the EPP facility.
13. In case the Cardholder wishes to settle the EPP prior to the due period the Cardholder should inform the bank in writing of his/her intention to close the EPP on the credit card account. In such event of an early settlement, a 4% early settlement fee shall be applicable from the EPP capital outstanding amount.
14. If the Cardholder closes his credit card before all outstanding installments are billed to the credit card account statement, the outstanding EPP installments will be debited to the credit card account as one consolidated amount.
15. Cardholders should not hold the bank responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges, and expenses that a Cardholder may suffer, sustain or incur by availing the EPP facility.
16. The terms and conditions herein pertaining to EPP shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement hereof. The EPP is by way of a special facility for Cardholders and nothing contained herein pertaining to EPP shall prejudice or affect the terms and conditions of the Cardholder Agreement hereof.
17. The decision of the Bank, on all matters relating to this the EPP including but not limited to disputes, is final and binding on all Cardholders who are availing of the EPP facility.
18. By accepting the EPP, the Cardholder agrees to be bound by these terms and conditions of the Cardholder Agreement and the decisions of the Bank.