

Terms and Conditions

- This Zero % Extended Settlement Plan (ESP) Promotion is made available to all holders of American Express Credit Cards ["Card-member(s)"] issued by Nations Trust Bank PLC (The Bank), excluding American Express Corporate cards.
- The Zero % ESP Promotion will be available only during the period until 30th June 2021.
- Under Zero % ESP Promotion, the Cardmember can request for Twelve (12) months settlement period with Zero% handling fee transactions performed by using American Express Credit Cards issued by Nations Trust Bank PLC during the Promotional Period, provided that such transaction value is within the available balance and authorized limit of the credit card at the time of performing the said transaction(s).
- Minimum value of the single transaction to be eligible for ESP conversion is LKR. 10,000/-or above
- The Cardmember requesting for Zero% ESP Promotion should inform Call Centre of the transaction(s) he/she wishes to convert.
- The desired transaction(s) must be performed during the Promotional Period and informed to the Bank within seven (07) days from the transaction performed date. The latest date for accepting requests will be 07th July 2021.
- The Bank may at its sole discretion reject any ESP requests made by the Cardmember, which does not comply with the terms and conditions of the Zero % ESP
- It is the responsibility of the Cardmember to provide correct information and the Bank shall not be responsible in the event of Zero % ESP Promotion cannot be provided due to incorrectly and/or inadequately provided information on the transaction by the Cardmember, and/or Zero % ESP Promotion is provided to a transaction other than the transaction intended by the Cardmember due to the said reasons.
- The total transaction amount will be blocked within the existing credit limit and the respective installments will be billed to the statement on a monthly basis. The blocking will be gradually reduced along with the repayment of each installment.
- In the event the Cardmember's credit card is terminated, cancelled, not renewed, or suspended due to any reason whatsoever or any breach of the terms and conditions herein including nonpayment of dues under the ESP or any breach of the Card member agreement and the terms and conditions thereof, the outstanding installments (including the Installments that are not billed) shall become immediately due and payable in full to the Bank.
- Unless otherwise expressly provided herein, the Bank's Cardmember agreement relating to the respective credit card shall apply to the installments and the payment of installments hereunder which shall be treated as a normal transaction charged to the credit card. In the event of any conflict arising between the terms and conditions hereof and the Cardmember agreement the former shall prevail only to the extent the same shall relate to matters involving the Zero % Promotion.
- Nations Trust Bank PLC reserves the right to withdraw the Zero % ESP Promotion or change the terms and conditions of Zero % ESP Promotion at its sole discretion.