

Terms & Conditions - Rewards Lucky Draw Promotion

1. This promotion is applicable exclusively to NDB Credit Cardholders who are successfully registered for the NDB Rewards Programme, issued by National Development Bank PLC (hereinafter referred to as “eligible customers”).
2. The promotion will be valid from **28th March 2026 to 12th April 2026**, both days inclusive (“Campaign Period”).
3. To qualify for the promotion, eligible cardholders must spend a **minimum cumulative amount of LKR 100,000 or more** on their NDB Credit Card during the Campaign Period.
4. From the pool of eligible customers, **three winners will be selected**.
5. Each selected winner will be awarded **50,000 NDB Rewards Bonus Points**, which will be credited to the winner’s NDB Rewards account within **14 days of the winner announcement**.
6. Winners will be notified through a communication channel deemed appropriate by the Bank.
7. Transactions that are reversed, refunded, cancelled, or disputed during or after the Campaign Period will **not** be considered qualifying spends for this promotion.
8. The Bank reserves the right to modify, amend, suspend, extend, or terminate this promotion and/or any of its Terms & Conditions at its sole discretion, without prior notice.
9. In the event of any dispute arising in connection with this promotion or these Terms & Conditions, the decision of the Bank shall be final and binding.
10. The general Terms & Conditions applicable to NDB Credit Cards and the NDB Rewards Program shall continue to apply in conjunction with these promotional Terms & Conditions.