PAYMENT OPTION

(I) Settle in full on or before "Payment Due Date".
(II) Settle minimum on or before "Payment Due Date"
(III) Pay any amount between the minimum payment and full payment on or before "Payment Due Date".

MODES OF PAYMENT

(I) Cash payment through any National Development Bank PLC Branches.
(ii) All cheques to be drawn in favor of your 16 digit card number. (Cheque Payment will be update upon realization).
(iii) CEFT in favour of the 16 digit Credit Card No.
(iv) Internet Banking .
(v) Standing Instruction given through NDB accounts.
Succesfull transactions are affected real time

LATE PAYMENT FEE

If minimum payment is not received on or before the "Payment Due Date" a late payment fee will be charged.

OVERLIMIT FEE

In the event card holder exeeds the Credit limit anytime during the billing period, an over limit fee will be charged.

CONDITION

(i) Cheques payments will be only on realization of funds.
(ii) Cheques that are dishonored will not be honored and your favor will not be accepted.

GENERAL

Please notify the Call Centre on 011 744 8888, if you do not receive the statement within 2 weeks from your previous months statements due date. Non receipt of the statements will not be accepted as a reason for non payment of dues.

ගෙවීම් සඳහා විකල්ප

(I) ප්‍රකාශනයේ සඳහන් මුළු මුදල නියමිත දිනට හෝ ඊට පෙර ගෙවීම.
(II) ප්‍රකාශනයේ සඳහන් අවම මුදල නියමිත දිනට හෝ ඊට පෙර ගෙවිය හැක.
(III) අවම ගාස්තුවේ සිට මුළු මුදල දක්වා ඕනෑම ගෙවීමක් නියමිත දිනට හෝ ඊට පෙර ගෙවිය හැක.

ගෙවීම් ක්‍රම

(I) NDB ඕනෑම ශාඛාවකට ගෙවීම් කළ හැකිය.
(II) සෑම චෙක්පතක්ම ඉලක්කම් 16 න් යුතු කාඩ්පත අංකය ලියා ඔබගේ ගිණුමට බැරවන පරිදි චෙක්පත් නිකුත් කල යුතුය.
(චෙක්පත් මඟින් සිදුකරන ගෙවීම් නිශ්කාශණය වීමෙන් පසු යාවත් කාලීන වේ.)
(III) සෑම CEFT ගෙවීමකදීම ඉලක්කම් 16 න් යුතු කාඩ්පත් අංකය ඇතලත් කළ යුතුය.
(IV) අන්තර්ජාල බැංකු පහසුකම මඟින්ද ගෙවීම් කල හැකිය.
(V) NDB ක්‍රෙඩිට් කාඩ් ගිණුමට බැර වන පරිදි ස්ථාවර නියෝගයකින් ගෙවීම් කල හැකිය.
සාර්ථක මුදල් බැර කිරීමකින් පසුව ක්‍ෂණිකවම එම මුදල් යාවත්කාලීන කරනු ලැබේ.

ප්‍රමාදවී සිදුකරන ලද ගෙවීම්

නියමිත දිනට පසුව ප්‍රමාද වී සිදු කරන ලද ගෙවීම සඳහා ප්‍රමාද ගාස්තුවක් අය කෙරේ.

ණය සීමාව ඉකමවා යාමේ ගාස්තුව

නියමිත බිල්පත් කාල සීමාව තුල දී ණය හිමියා වෙත ලබා දී ඇති ණය සීමාව ඉක්මවා ගියහොත් 'ණය සීමාව ඉක්මවා යාමේ ගාස්තුව' අය කරණු ලැබේ.

කොන්දේසි

(I) ඔබේ කාඩ්පත් ගිණුමට චෙක්පත් නිකුත් කරනුයේ ඒවා උපලබ්ධි වීමට යටත්වය.
(II) මුදල් චෙක්පත් හෝ තෙවන පාර්ශවයන් විසින් ඔබ වෙත නිකුත් කර ඇති චෙක්පත් භාරගනු නොලැබේ.

වැදගත්

සති 2 ක් තුල ඔබගේ ගිණුම් ප්‍රකාශණය නොලැබුනොත් කරුණාකර අපගේ ඇමතුම් මධ්‍යස්ථානය 011 744 8888 අමතන්න. ඔබගේ ක්‍රෙඩිට් කාඩ්පත් සඳහා ගෙවීමක් සිදුනොකිරීම, ගිණුම් ප්‍රකාශණය නොලැබීම නිසා බව හේතුවක් සේ බැංකුව භාර නොගනී.

கொடுப்பனவு தேர்வுகள்

(I) குறிப்பிட்ட திகதியிலோ அல்லது அதற்குமுன்போ முழுக்கொடுப்பனவை செலுத்துவதன் மூலம் வட்டியினை தவிர்த்துக்கொள்ளல்
(II) குறிப்பிட்ட திகதியிலோ அல்லது அதற்கு முன்போ கொடுபடபனவை செலுத்தல்
(III) குறிப்பிட்ட திகதிக்குள் கொடுப்பனவு ஏதும் பெறாதவிடத்து தாமதக் கட்டணம் அறவிடப்படும்

கொடுப்பனவு முறைகள்

(I) எந்ட ஒரு னேுடீ வங்கி கிளையிலும் காசாக செலுத்த முடியும்.
(II) உங்களுடைய 16 இலக்கம் உடைய அட்டைக்கு சாதகமாக வரையும் எல்லா காசோலையும் பணம் செலுத்தப்பட்ட பிறகு புதுப்பிக்கப்படும்.
(III) ஊநுகுவு கொடுப்பனவு செய்யும் போது இலக்கம் 16ற குள் உள்ளடங்கியவாசறு கார்ட் இலக்கம் காணப்படவேண்டும்
(IV) னேுடீ கணக்கினூடாக வழங்கப்பட்ட அறிவுறுத்தல்களின் படி

பிந்திய கொடுப்பனவிற்கான அறவீடு

(I) குறிப்பிட்ட திகதி கொடுப்பனவு கிடைக்கப் பெறாதவிடத்து தாமதக் கட்டணம் அறவிடப்படும்

மிகை வரம்புக்கட்டணம்

(I) பில்லிங் காலத்தில் எப்போதேனும் அட்டை வைத்திருப்பவர் கடன் எல்லையை மீறினால் வரம்புக்கு மேல் கட்டணம் வசூலிக்கப்படும்.

நிபந்தனைகள்

(I) கணக்கில் பணம் இருக்குமிடத்து மட்டும் காசோலை ஊடாக கொடுப்பனவு ஏற்றுக் கொள்ளப்படும்
(II) உங்கள் சார்பாக மூன்றால் கொடுக்கப்படும் காசோலைகள் ஏற்றுக் கொள்ளப்படமாட்டாது

குறிப்பு

குறிப்பிட்ட திகதியிலிருந்து இரண்டு கிழமைக்குள் உங்களது அறிக்கை கிடைக்கப் பொறாத விடத்து 011 744 8888 எனும் இலக்கத்திற்கு தொடர்பு கொள்ளவும்.

* All the cash payments on bank holidays would be updated on the next working day.

Calculation of Interest (Example)

● Interest will be charged if the full payment is not made on the payment due date or if part / minimum payment is made before, on or after due date or full payment is made after the due date.
● Maximum of 51 days can be enjoyed by a cardholder with no interest for Retail transactions.
● The minimum grace period applicable for NDB Credit Card is 21 days from the Statement Date.
● Retail interest calculation will commence from the transaction posting date, using the reducing balance method
● Cash advance interest calculation is commence from the Posting Date.
● Until the Cash advance value is settled, the retail/cash interest will be charged for the outstanding amount.
● Interest calculation formula is given below;

Sample for Illustrative Purpose only

Capital Outstanding x Monthly Interest Rate x No of days/30

Minimum Payment not settled on or before the due date;

Late Payment Fee	✓
Cash Advance Fee	✓
Interest on Rental Transactions	✓
Interest on Cash Advance	✓

Applicable	✓
Not Applicable	✗

Card Type: Platinum
*Interest Rate p.m. (Retail) - *2.33%*
*Interest Rate p.m. (Cash) - *2.33%*

Credit Card Statement - 2nd January to 2nd February 2025

Opening Balance 02nd January 2025	Rs. 100,000.00
Purchase - 10th January 2025 (Billing Date)	Rs. 20,000.00
Cash Advance - 10th January 2025 (Billing Date)	Rs. 15,000.00
Cash Advance Fee	Rs. 1,950.00
Overlimit Fee	Rs. 2,000.00
Closing Balance as at 02nd February 2025	Rs. 138,950.00
Minimum due amount (4%)	Rs. 5,558.00
Due Date	23rd February 2025

Working;

Interest Fee on Retail Purchase = *Capital Outstanding x Monthly interest Rate x No of days/30*
= 20,000* 2.33% *No of days/30
= Rs. xx.xx

Credit Card Statement - 2nd February to 2nd March 2025

Opening Balance 02nd February 2025	Rs. 138,950.00
Late Payment Fee	Rs. 2,100.00
Payment Received 20th February 2025 (Cr.)	Rs. 5,000.00
Interest Charged	***Rs. xx.xx***
Closing Balance as at 02nd March 2025	*Rs. xxx.xx*

Interest Fee on Cash Advance = *Capital Outstanding x Monthly Interest Rate x No of days / 30*
= 15,000* 2.33% * No of days/30
= Rs. xx.xx

*To get update with your statement faster and in more convenient way please **call : 011 7 44 8888** and sign up for **e-statement.***

TOPPAN FORMS (COLOMBO) LIMITED TEL: 2889194 250916 NH