



For more details please call **16325**
From overseas call **09611016325**

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Card Centre

LankaBangla Finance Limited
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Dhaka 1213, Bangladesh
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REWARDS CATALOGUE

World of surprises !

Growing Together...

LankaBangla Cards comes to you with ever growing range of benefits:

- ✓ Complimentary Card for the First Year
- ✓ 100% Waiver on renewal fee by making 15 transactions in a Year for VISA & MasterCard Gold and Classic*
- ✓ 100% Waiver on renewal fee by making 12 transactions in a Year for MasterCard Titanium*
- ✓ Free First Card Cheque Book
- ✓ Up to 45 days interest free period*
- ✓ Cash withdrawal facility up to 50% of Credit Limit
- ✓ Free 9 Supplementary Cards
- ✓ Reward Point*
- ✓ Cashback offer against reward point for MasterCard Titanium
- ✓ Credit Shield Insurance Coverage with Accidental Death
- ✓ Benefit BDT 100,000 for Classic Card, BDT 300,000 for Gold Card & BDT 500,000 for Titanium Card
- ✓ Access to all MasterCard & VISA POS and ATMs nationwide
- ✓ Contact Centre assistance 24/7
- ✓ Mobile App Facility – “FinSmart” from Google Play Store
- ✓ Free SMS and e-Statement Services
- ✓ Installment Facility @ 0% Interest & 1.25% interest p.m
- ✓ Above 500 discount merchant partners

*Applicable for only POS & Cheque Transactions



VISA

LankaBangla Card... say more about you than money could ever!

Dear Valued Cardmember

Welcome to LankaBangla Credit Card Rewards Program.

Thank you for being a LankaBangla Cardmember. We are delighted to present you the updated **LankaBangla Rewards Program**, which we expect to be the most popular in the country given the unique features and variety it offers. You have been automatically enrolled and accumulating Reward points for spending with your LankaBangla Card.

The LankaBangla Rewards Catalogue gives you the freedom of redeeming your points from a variety of gifts or vouchers for shopping and traveling at places that you choose from this catalogue.

With **1 Reward** point for every **Tk. 50** you spend, you'll be amazed at just how fast your points add up. For your convenience, we have included the Reward accumulation/ redemption information on your monthly Statement of Account. So, make sure you use your LankaBangla Card throughout the year because the more you use, the more points you'll earn.

We wish you have an enjoyable experience using the LankaBangla Card and look forward to serve you better in the days to come.

Sincerely,

Khurshed Alam

EVP & Head of Retail Finance

THE LANKABANGLA CARD REWARDS PROGRAM

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THE PROGRAM

Earning **Reward** points is very simple. You will get 1 **Reward** point on spending every **Tk. 50** with your LankaBangla Card.

All retail transactions on your Supplementary Card(s) will also earn **Reward** points, and these points are automatically transferred to your Primary Card account. Only Primary Cardmember can request for redemption of **Reward**.

Reward points are not redeemable for cash or credit. You can only order a **Reward** of your choice from the **Reward** Catalogue.

Your monthly credit card statement will reflect the total number of **Reward** points you have earned and redeemed.

If your card is upgraded or downgraded, your **Reward** points will be automatically transferred to your new account.

You can break-up the total **Reward** points you have earned for 5 different **Rewards**. However, it also depends on the availability of the items of your choice.

Reward points earned on two different cards cannot be combined for the redemption of one item. The **Reward** Points earned on more than one card shall remain separate and distinct and cannot be aggregated for any purpose.

Reward points earned are not transferable and cannot be encashed, sold, or otherwise assigned from one card account to another.

REDEMPTION METHOD

You may choose to redeem your **Reward** points in exchange of Gifts, Shopping or Travel Vouchers. For every 100 **Reward** points, you are entitled to a voucher worth Tk. 25.

However, based on your accumulated **Reward** points, you may simply choose and order from the items illustrated in the Gifts section of this catalogue.

Once you have decided please call at **16325** or contact any nearest branch for requisition.

We will contact you within two weeks of receiving your redemption request to collect the reward gift.

RENEWAL FEE WAIVER

Exclusiveness does not always come at a price

RENEWAL FEE WAIVER

You may use your Reward Points to earn yourself a renewal fee waiver for your credit card.



Item Code : L001

Points : 1350

Item : 50% Renewal Fee Waiver on Classic Card (One Year)

Item Code : L002

Points : 2675

Item : 50% Renewal Fee Waiver on Gold Card (One Year)

Item Code : L003

Points : 2675

Item : 100% Renewal Fee Waiver on Classic Card (One Year)

Item Code : L004

Points : 5350

Item : 100% Renewal Fee Waiver on Gold Card (One Year)

Item Code : L005

Points : 2675

Item : 50% Renewal Fee Waiver on Titanium Card (One Year)

Item Code : L006

Points : 5350

Item : 100% Renewal Fee Waiver on Titanium Card (One Year)

GIFT VOUCHERS/COUPONS

Treats become a regular part of life



GIFT VOUCHERS/COUPONS

Item Code : L007

Points : Starts from 5000
Item : Transcom Electronics Ltd.
Worth in TK: 1250
All Outlet



Item Code : L008

Points : 2000/4000
Item : Aarong
Worth in TK: 500/1000
All Outlet

Item Code : L009

Points : Starts from 2000
Item : Agora
Worth in TK: 500
All Outlet



Item Code : L010

Points : Starts from 2000
Item : Priyo Super Shop
Worth in TK: 500
Banani Outlet



Item Code : L011

Points : 1000
Item : Pizza Hut
Worth in TK: 250
All Outlet

Item Code : L012

Points : 1000
Item : KFC
Worth in TK: 250
All Outlet



Item Code : L013

Points : Starts from 4000
Item : Time Zone
Worth in TK: 1000
All Outlet

Item Code : L014

Points : Starts from 2000
Item : Shwapno
Worth in TK: 500
All Outlet



AIR TICKET VOUCHERS

Traveling is no more a plan



AIR TICKET VOUCHERS

With these Air Ticket Vouchers you may redeem reward points for return air ticket to Kolkata, Kathmandu, Kuala Lumpur, Bangkok, Singapore, Delhi, Maldives, Dubai including domestic destinations from Akashbari Holidays & US-Bangla Airlines.

Item Code : L015

Points : 12000

Worth in Tk. : 3000

Item Code : L023

Points : 120000

Worth in Tk. : 30000

Item Code : L016

Points : 20000

Worth in Tk. : 5000

Item Code : L024

Points : 130000

Worth in Tk. : 32500

Item Code : L017

Points : 28000

Worth in Tk. : 7000

Item Code : L025

Points : 175000

Worth in Tk. : 43750

Item Code : L018

Points : 36000

Worth in Tk. : 9000

Item Code : L026

Points : 200000

Worth in Tk. : 50000

Item Code : L019

Points : 48000

Worth in Tk. : 12000

Item Code : L027

Points : 225000

Worth in Tk. : 56250

Item Code : L020

Points : 60000

Worth in Tk. : 15000

Item Code : L028

Points : 250000

Worth in Tk. : 62500

Item Code : L021

Points : 85000

Worth in Tk. : 21250

Item Code : L029

Points : 280000

Worth in Tk. : 70000

Item Code : L022

Points : 115000

Worth in Tk. : 28750

TRAVEL PACKAGE

Dream destinations become a reality



TRAVEL PACKAGE

With these Travel Vouchers you may redeem reward points for Travel packages for Malaysia, Bangkok, Singapore, Maldives, Colombo and other available packages from Akashbari Holidays.

Item Code : L030

Points : 132000

Worth in Tk. : 33000

Item Code : L031

Points : 140000

Worth in Tk. : 35000

Item Code : L032

Points : 172000

Worth in Tk. : 43000

Item Code : L033

Points : 196000

Worth in Tk. : 49000

Item Code : L034

Points : 216000

Worth in Tk. : 54000

GIFTS

Your loved ones shall
smile brighter

GIFTS

Item Code: L321

Points: 1000

Item: Coffee Mug



Item Code: L035

Points: 1200

Item: Optical Mouse

Item Code : L036

Points: 1400

Item: Pen



Item Code : L037

Points: 2400

Item: Table Clock

GIFTS



Item Code: L038

Points: 2800

Item: Stereo Head Phone

Item Code: L327

Points: 2800

Item: 16 GB Pen Drive



Item Code: L330

Points: 4000

Item: Wall Clock

Item code: L331

Points: 4000

Item: Reading Lamp



GIFTS

Item Code: L332

Points: 4600

Item: 32 GB Pen Drive



Item Code: L334

Points: 4800

Item: Photo Album
25 Pages (Pasting)



Item Code: L039

Points: 5200

Item: Portable Rechargeable Light



Item Code: L040

Points: 6000

Item: Digital Weighting Scale



GIFTS



Item Code: L041

Points: 6000

**Item: Rechargeable Light
(Wall Mount)**

Item Code: L042

Points: 6800

**Item: KIAM Pressure Cooker
6.5 L**



Item Code: L043

Points: 8400

**Item: EDIMAX Router
300mbps 8dbi**

Item Code: L044

Points: 9600

**Item: Rechargeable Table Fan
12 inch**



GIFTS

Item Code: L045

Points: 10800

**Item: Digital Blood Pressure
Machine (Microlife/Others)**



Item Code: L352

Points: 12800

**Item: Rechargeable Table Fan
14 Inch**



Item Code: L046

Points: 18000

**Item: Panasonic Ceiling Fan
(White) 3 blade**



Item Code: L047

Points: 18000

**Item: EdiMax Router
AC750**



GIFTS



Item Code: L048

Points: 22000

**Item: External HDD
Transcend 1TB**

Item Code: L063

Points: 24000

**Item: External HDD
WD 1TB**



Item Code: L372

Points: 27200

**Item: iPod Shuffle
2GB**

Item Code: L064

Points: 30000

**Item: Edimax Router
AC 1200**



GIFTS

Item Code: L065

Points: 36000

**Item: External HDD
Transcend 2TB**



Item Code: L066

Points: 36800

**Item: External HDD
WD 2TB**



Item Code: L067

Points: 56000

**Item: Samsung TAB 3v
8GB**



Item Code: L069

Points: 94000

**Item: Samsung TAB E
16GB**



GIFTS



Item Code: L070

Points: 179600

**Item: Play Station 4(500GB)
CUH11661**

Item Code: L071

Points: 286000

**Item: iPhone 6s
16GB**



Item Code: L072

Points: 328000

**Item : iPhone 6s Plus
16GB**

GIFTS

Item Code: L073

Points: 372000

**Item: iPhone 6s Plus
64 GB**



REWARDS SUMMARY

Rewards Summary

Renewal Fee Waiver

Point	Item code	Item	Page
1350	L001	50%Renewal Fee Waiver on Classic Card (One Year)	06
2675	L002	50%Renewal Fee Waiver on Gold Card (One Year)	06
2675	L003	50% Renewal Fee Waiver on Classic Card (One Year)	06
5350	L004	100%Renewal Fee Waiver on Classic Card (One Year)	06
2675	L005	50% Renewal Fee Waiver on Titanium Card (One Year)	06
5350	L006	100% Renewal Fee Waiver on Titanium Card (One Year)	06

Gift Vouchers/Coupons

Point	Item code	Worth in TK	Item	Page
Starts from 5000	L007	1250	Transcom Electronics Ltd.	08
2000/4000	L008	500/1000	Aarong	08
Starts from 2000	L009	500	Agora	08
Starts from 2000	L010	500	Priyo Super Shop	08
1000	L011	250	Pizza Hut	08
1000	L012	250	KFC	08
Starts from 4000	L013	1000	Time Zone	08
Starts from 2000	L014	500	Shwapno	08

Air Ticket Vouchers

Point	Item code	Worth in TK	Page
12000	L015	3000	10
20000	L016	5000	10
28000	L017	7000	10
36000	L018	9000	10
48000	L019	12000	10
60000	L020	15000	10
85000	L021	21250	10
115000	L022	28750	10
120000	L023	30000	10
130000	L024	32500	10

Rewards Summary

Point	Item code	Worth in TK	Page
175000	L025	43750	10
200000	L026	50000	10
225000	L027	56250	10
250000	L028	62500	10
280000	L029	70000	10

Travel Package

Point	Item code	Worth in TK	Page
132000	L030	33000	12
140000	L031	35000	12
172000	L032	43000	12
196000	L033	49000	12
216000	L034	54000	12

Gifts

Point	Item code	Item	Page
1000	L321	Coffee Mug	14
1200	L035	Optical Mouse	14
1400	L036	Pen	14
2400	L037	Table Clock	14
2800	L038	Stereo Headphone	15
2800	L327	16 GB Pen Drive	15
4000	L330	Wall Clock	15
4000	L331	Reading Lamp	15
4600	L332	32GB Pen Drive	16
4800	L334	Photo Album (25 Pages (Pasting))	16
5200	L039	Portable Rechargeable Light	16
6000	L040	Digital Weighting Scale	16
6000	L041	Rechargeable Light (Wall mount)	17
6800	L042	Kiam Pressure Cooker (6.5 L)	17
8400	L043	Edimax Router (300 mbps 8dbi)	17

Rewards Summary

Point	Item code	Item	Page
9600	L044	Rechargeable Table Fan (12 inch)	17
10800	L045	Digital Blood Pressure Machine (Microlife/Others)	18
12800	L352	Rechargeable Table Fan (14 INCH)	18
18000	L046	Panasonic Ceiling Fan (White) (3 Blade)	18
18000	L047	Edimax router (AC 750)	18
22000	L048	External HDD (Transcend 1TB)	19
24000	L063	External HDD (WD 1TB)	19
27200	L372	ipod Shuffle (2GB)	19
30000	L064	EdiMax Router (AC 1200)	19
36000	L065	External HDD (Transcend 2TB)	20
36800	L066	External HDD (WD 2TB)	20
56000	L067	Samsung TAB 3V (8GB)	20
94000	L069	Samsung TAB E (16GB)	20
179600	L070	Play Station 4 (500GB) (CUH11661)	21
286000	L071	iPhone 6s (16 GB)	21
328000	L072	iPhone 6s Plus (16 GB)	21
372000	L073	iPhone 6s Plus (64 GB)	22

Terms and Conditions

1. Definitions and Interpretations

1.1 In these terms and conditions, unless the context otherwise requires, "LankaBangla" means LankaBangla Finance Ltd. in Bangladesh.

"Business Day" means a day other than a govt. holiday or Friday and Saturday that LankaBangla is open for business in Bangladesh.

"**Cardmember**" means a customer of LankaBangla owning a LankaBangla Credit Card.

"Commencement Date" means the date when LankaBangla Finance launched the Reward Program.

"Conditions" mean the terms and conditions of the Reward Program, as amended by LankaBangla from time to time.

"Credit Card" means a card that is validly issued by LankaBangla to a **Cardmember**, in good standing in all respects and is not in payment arrears or otherwise in default in any way, and includes Supplementary Card(s) issued at the request of such **Cardmember**.

"Reward" means a product, service, voucher or entitlement available to a **Cardmember** under Reward Program, as published in the catalogue that is current at the date of redemption of points by a **Cardmember** during the same Reward Program.

"Reward Catalogue" means the catalogue of Reward published by LankaBangla from time to time.

"Reward Program" means the benefit program for **Cardmember** operated by LankaBangla from time to time pursuant to the conditions.

"Tk" or "Taka" means the lawful currency of the Peoples Republic of Bangladesh.

"Reward Point" means a point accumulated by a **Cardmember** towards participation in the Reward Program through Credit Card used by that **Cardmember**. Reward Points calculation is determined by LankaBangla and can be varied from time to time.

Retail Purchase of Tk. 50 is equivalent to 1 "Reward Point" earned.

1.2 In these Conditions unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) a reference to a person includes an incorporated or other entity;
- (c) references to clauses are to clauses of these Conditions;
- (d) references to the Conditions, the Catalogue or any other documents published by LankaBangla in relation to the Reward Program mean the Conditions, Catalogue or other documents as amended, supplemented or replaced by LankaBangla from time to time; and
- (e) Reference to LankaBangla or a **Cardmember** in these conditions, the Catalogue or any other document published by LankaBangla in relation to the Reward Program include that party's executors, administrators, substitutes, successor and permitted assigns.

1.3 In these Conditions, headings are used for convenience of reference only and do not affect interpretation.

1.4 The Conditions are supplemental to and in no way to the exclusion of the general terms and conditions of issue of Credit Cards. To the extent, if any inconsistency between the Conditions and the general terms and

Terms and Conditions

conditions of issue of Credit Cards, the general terms and conditions shall apply to the exclusion of these Conditions.

2. Participation

- 2.1 The Reward Program is established by LankaBangla to reward Cardmember for their loyalty and creditworthiness in the use of credit cards. The Reward Program will enable Card members to accumulate Reward Points that may subsequently be redeemed for Reward as detailed in Reward Catalogue subject to the conditions.
- 2.2 Entitlement to participate in the Reward Program is limited to LankaBangla Credit Card members, whose credit cards are valid and in good standing in all respects with LankaBangla and are not in payment arrears or otherwise in default in way at the commencement date or at any time thereafter. This program does not include other credit cards issued by LankaBangla.
- 2.3 Each **Cardmember** holding a LankaBangla Credit Card at the commencement date shall automatically qualify to participate in the Reward Program and may accumulate Reward Points from the commencement date. **Cardmember** acquiring credit cards after the commencement date will participate in the Reward Program from the date their credit cards are activated and become effective.
- 2.4 No Reward Point shall accrue in respect of a transaction where LankaBangla believes that:
 - (a) A false, inaccurate, or fraudulent Credit Card transaction has occurred.
 - (b) The accuracy, amount or other particulars of any credit card transaction are disputed by LankaBangla, a **Cardmember**, the retailer or any other party; or
 - (c) The validity of any Credit Card transaction for payment purpose is challenged for any reason whatsoever; upon verification and/or investigation, if LankaBangla determines that the transaction is valid and accurate in all respects: the Reward Points attributable to that transaction will be accumulated for the **Cardmember**.
- 2.5 Unless otherwise determined by LankaBangla, any breach of the conditions or the general terms and conditions of issue of Credit Cards by any **Cardmember** shall automatically disqualify that **Cardmember** from participation in the Reward Program and any Reward Points that have been accumulated by that **Cardmember** shall be immediately forfeited.
- 2.6 Where **Cardmember** wishes to cancel his credit card or any supplementary card, any redemption of Reward Points arising from the relevant card for Reward by that **Cardmember** must occur prior to cancellation. Upon cancellation of Credit Card, the accumulated Reward Points, if any exist against said Credit Card, shall be immediately forfeited.
- 2.7 The accumulated Reward Points relating to a Credit Card shall immediately be

Terms and Conditions

forfeited upon expiration of that Credit Card.

- 2.8 Points earned through spending by a supplementary **Cardmember** will be credited to the Account of Primary **Cardmember** and may be used by the Primary **Cardmember** for redemption of the Reward.

3. Reward Points

- 3.1 A **Cardmember** will accumulate Reward Points by reference to the value of retail purchases, less any reversals of retail purchases, made by that **Cardmember** using his/her Credit Card during the course of the Reward Program.

A **Cardmember** shall not accumulate any Reward Point in relation to cash advances or withdrawals, annual fee payments, interest or financial charges, Credit Card payments, any Charges for cash advance or withdrawals, any charges for dishonored cheque or other credit card payments, charges for replacement or supplementary cards, payment of premiums for insurance policies or products, financial penalties of any kind or any fee, charges or tax imposed on the account by LankaBangla from time to time. LankaBangla may at any time vary the range of Credit Card transactions that qualify for points under the Reward Program.

- 3.2 Unless otherwise determined by LankaBangla at any time, a **Cardmember** will accumulate one Reward Point for every Tk. 50 of qualifying retail purchases charged to his/her Credit Card during the Reward Program period. Reward Points will accumulate on a monthly basis by reference to the total value of qualifying retail purchases made during that month. The monthly Credit Card statement issued by LankaBangla will specify the Reward Points earned during the statement period together with the accumulated Reward Points of the **Cardmember**. In case of fraction amounts, the remaining unused transaction amount after calculating Reward Points for the whole amount in multiples of Tk. 50 will be accrued and clubbed with future transactions.
- 3.3 Unless otherwise determined by LankaBangla, each Reward Program will run for a specified period and LankaBangla shall determine the duration of each Reward Program period in its sole discretion.
- 3.4 **Cardmember** may accumulate Reward Points and redeem those Reward Points for Reward from the current Reward Catalogue during the same Reward Program period. Reward Points that have not been redeemed for Reward at the end of a Reward Program period shall be carried forward to a subsequent Reward Program period.
- 3.5 **Cardmember** will have a period of 3 months from the date of expiration of a Reward Program period within which, to redeem the Reward Points accumulated during that period for Reward. This may only be claimed from the Reward Catalogue that is applicable at the date of Redemption of Reward Points.

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- 3.6 For the purpose of the calculation and redemption of the Reward Points for Reward, where a **Cardmember** owns a Primary Credit Card that has an attaching Supplementary Credit Card, the points that are accumulated on the Primary and Supplementary Credit Card will be aggregated for the purpose of calculating Reward entitlements. In such circumstances, however only the Primary **Cardmember** (and not a Supplementary **Cardmember**) may redeem the accumulated Reward Points for Reward. Where a **Cardmember** holds two or more separate Credit Cards, the Reward Points that may be accumulated on each such credit card shall remain separate and distinct and may not be aggregated for any purpose.
- 3.7 Reward Points earned cannot be encashed, sold, transferred or otherwise assigned from one **Cardmember** to another.
- 3.8 All Reward Program data and records kept by LankaBangla, including information, shall be final and binding on all **Cardmember**. No **Cardmember** shall be entitled to challenge the validity or accuracy of LankaBangla's Reward Program, data or records for any purpose whatsoever.
- 3.9 The Reward Program is subject to automatic annual renewal unless discontinued or amended by LankaBangla at its sole discretion.

4. Reward Catalogue and Points

- 4.1 LankaBangla will periodically publish a Reward Catalogue during the course of a Reward Program.
- 4.2. All Rewards shall be subject to the availability and **Cardmember** acknowledge that the stocks of all the Rewards shall be limited. Where the stocks of any Rewards have been exhausted and LankaBangla cannot replace with a similar product/model of equivalent value that Rewards shall cease to be available. Where a **Cardmember** attempts to claim a Reward that has ceased to be available, LankaBangla will advise the **Cardmember** of that fact and the sole entitlement of that **Cardmember** shall be to claim an alternative Reward for a similar number of Reward Points.
- 4.3 **Cardmember** shall direct all inquiries or correspondence in relation to the Reward program, including redemption of points for Rewards, to the Card Centre. **Cardmember** inquiries shall be made by telephone, facsimile, or letter or other method approved by LankaBangla from time to time.
- 4.4 LankaBangla will issue a letter to the **Cardmember** in his/her billing address advising him/her to collect the Reward from a selected merchant establishment. The **Cardmember** will present the letter to the designated merchant together with his/her Credit Card and sign an acknowledgement receipt for the Reward. The merchant will match the signature of the **Cardmember** with the back of the Credit Card.

Terms and Conditions

- 4.5 LankaBangla shall have no liability for any damage or loss of Rewards during the course of delivery.
- 4.6 It is anticipated that the Card Centre shall require two weeks time to process Rewards and send Reward redemption Voucher to **Cardmembers**. LankaBangla will have no liability for any delay in processing Rewards to **Cardmember**.
- 4.7 LankaBangla provides no guarantees, warranties or assurance to **Cardmember** concerning the quality of any Reward or their fitness for any particular use or purpose. Rewards shall be received and used by **Cardmember** at their sole risk. LankaBangla shall have no liability whatsoever for any loss, damage or injury arising to the **Cardmember** or any other person or properties as a result of the use of any Reward for any purpose whatsoever. The exclusive rights and remedies of a **Cardmember** in respect of the use of any Reward shall be as permitted by the law of Bangladesh against the actual manufacturer or the merchant of the Reward.
- 4.8 The description of any Reward in any Reward catalogue shall be based exclusively on the information provided to LankaBangla by the merchant or manufacturer of the Reward. **Cardmember** acknowledge that all issues relating to the after sales service of Rewards, including batteries or accessories shall be exclusively between the **Cardmember** and the Merchant or manufacturer of the Reward and shall not form a part of the Reward program.
- 4.9 Reward items in the form of a ticket or voucher shall, unless LankaBangla otherwise specifies, exclude any reservation fee, accommodation, insurance, travel tax and other taxes and fee. All such additional fees, charges or taxes applicable to the use of such a Reward shall be borne by the **Cardmember** and shall be paid directly to the merchant by the **Cardmember** upon redemption or use of the Reward.
- 4.10 No Reward may be returned or replaced with cash or substituted by another Reward by a **Cardmember**.
- 4.11 Where redemption or use of any Reward is subject to a **Cardmember** participation in the membership program of the provider of that Reward, redemption or use of that Reward by the **Cardmember** will be conditional on the **Cardmember** first being a member of that provider's membership program. Such membership programs may include, without limitation; those operated by airlines, hotels or other service providers.
- 4.12 The Reward Catalogue is valid for a year or for any period as decided by LankaBangla from the date of commencement.

5. Miscellaneous

- 5.1 All taxes or duties or other Government or public utility fees or charges attributable to the redemption or use of any Reward shall be the exclusive responsibility of the **Cardmember** and LankaBangla shall have no liability of any kind in relation thereto.
- 5.2 LankaBangla shall have no liability whatsoever in relation to any inaccuracy or mis-description contained in any Rewards Catalogue.
- 5.3 The Laws of Bangladesh will govern these conditions.
- 5.4 Notwithstanding anything contained elsewhere in these conditions, LankaBangla may in its sole discretion for any reason whatsoever, at any time vary, modify, suspend or cancel;
- (a) The Rewards program or any of the conditions or ;
- (b) The participation of any individual **Cardmember** in the Rewards program, by notice in writing. Any such variation, modification, suspension or cancellation shall take effect from the date specified in such notice and LankaBangla shall have no liability or obligations of any kind to **Cardmember** or any other persons for any loss or damage suffered as a result thereof.
- 5.5 In performing of the Rewards program, LankaBangla shall not be responsible for any delay or non-performance arising as a result of any matter beyond the reasonable control of LankaBangla. Matters beyond the reasonable control of LankaBangla shall include, without limitation, any breach, failure or non-performance by the manufacturer or merchant of any Reward; industrial disputes including strike, lockouts and the like acts of God (flood, fire, earthquake etc.) riot, demonstration or civil disturbance of any kind, damage or destruction to machinery, equipment or records of LankaBangla or any Rewards provider, acts of war or sabotage of any kind, any change in the laws, regulations or policies of the Government of Bangladesh or in the interpretation thereof or any other matter impacting on performance of the Reward program by LankaBangla. In such an event, all obligations of LankaBangla, pursuant to the conditions shall be suspended and the **Cardmember** shall have no entitlement to file of any claim or suit against LankaBangla or otherwise hold LankaBangla liable for the consequences thereof. If such event continues for a continuous period of three months, or for more than four months in any twelve month period, LankaBangla may immediately terminate the Rewards Program by notice in writing. Upon termination LankaBangla shall be released from all obligations under the Rewards Program and shall have no liability of any kind to **Cardmember** or any other person.
- 5.6 The decision of LankaBangla in all matters of the Program will be final and binding of the participants of the subject program.

Branches of Lankabangla Finance Limited

Principal Branch, Banani

Assurance Nazir Tower (Level-3)
65/B, Kemal Ataturk Avenue, Banani, Dhaka-1213
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CDA Avenue Branch

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Chowmuhani Branch

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