

1. The eligibility criteria, charges, special schemes, privileges, benefits, features and other terms and conditions contained herein are subject to the general business conditions of the Bank and all applicable specific terms and conditions governing different products and services offered by the Bank.
2. The Bank has the right to apply service charges (which are published on the official website of the Bank) similar to individual accounts in the event the customer falls below the eligible criteria
3. The Bank shall have the sole and absolute right and discretion to refuse to grant the Customer the Inner Circle Membership and/ or, any of the benefits, privileges and/or facilities thereunder, in whole or in part, even if the Customer meets all of the necessary criteria therefor.
4. Any preferential treatment or privileges granted to any Customer maybe withdrawn or revoked by the Bank with notice to Customer in the event the eligibility criteria for such preferential treatment or privileges are not met or maintained by the Customer as required by the Bank.
5. The Bank shall have the right at any time in its discretion to vary, modify and/or amend all or any of it's Terms and Conditions. Any such variation, modification and/or amendment shall be notified by the Bank to the customer by letter and/or notice in the local press and/or by displaying on the notice Board at the Branches of the Bank and/or through statement messages and notice so given shall be construed as due and proper notice thereof given to the customer.
6. The Bank's Terms and Conditions will automatically stand amended if such amendments are necessitated by law, government regulations or instructions and directions of the Central Bank of Sri Lanka.