

Water Board



National Water Supply and Drainage Board
(NWSDB)
Billing Account

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Telecommunication



Sri Lanka Telecom Mobitel

Mobile Number

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Dialog Axiata

Mobile

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Fixed Line

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Broadband

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Television

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ComBank Automatic Bill Settlement - Terms and Conditions

1. Automatic Bill Settlement (ABS) facility is exclusively offered to Commercial Bank Credit Cardholders (the "Cardholder") to conveniently settle periodic utility bills by charging the billing amount to the respective Credit Card.
2. CBC and Billing Companies shall have absolute discretion to approve or reject the below enrollment application of the Cardholder with or without reason thereof and without the need of notification, in case of rejection.
3. By agreeing to this contact cardholder authorizes CBC to periodically receive the bill payment amount from the Billing Company through a 'Bill Presentment' service of respective Billing Company.
4. Subject to approval of the enrollment application for ABS facility, CBC shall automatically charge the periodic bill/s as specified in this application by the Cardholder on date provided by the Billing companies.
5. The Cardholder shall pay the bill/s due directly to Billing companies in case payment transaction through ABS is rejected by the system due to non-availability of funds, inactive status or upon cancellation of the enrolled periodic bill account/s.
6. Notwithstanding the enrolment for ABS facility, the cardholder is still responsible to examine his / her monthly statement account sent by the respective Billing companies for the amount recovered from the Credit Card with the Credit Card statement.
7. Until the Cardholder receives the payment confirmation from CBC by way of an entry in the monthly Credit Card statement, the Cardholder is obliged to settle, and shall settle, all registered bill payments in the ABS facility and neither the CBC nor Billing companies shall be liable for interest or any other charges incurred as a result of the Cardholder's and/or the CBC's failure or delay in making payments before or after the due date.
8. The CBC shall not be liable for any disconnection(s)/discontinuation of services by billing companies for any reason or for the consequences of any delays or failures of the auto bill settlement system.

9. CBC shall have absolute discretion to reject or cancel any ABS enrollment even without notice to the Cardholder on grounds such as, but not limited to:
 - Insufficiency or non-availability of Credit Card balance of the CBC Credit Card account
 - Overdue balance
 - Suspended or past due status
 - Cardholder's cancellation of his/her ABS enrollment
 - Cancellation of CBC Credit Card

In such cases, the Cardholder shall not hold CBC and Billing companies liable for any damage that the Cardholder may suffer directly or indirectly, by reason of such rejection or cancellation.

10. CBC Credit Card must be in active status at the time of enrollment in the ABS facility.
11. In the event ABS transaction declines due to lack of funds or delinquency of the Cardholder, the CBC reserves the right to immediately discontinue ABS facility altogether, in respect of such Cardholder. Provided however that notwithstanding the immediately preceding provisions, the CBC may in such circumstances make such payments at its sole and absolute discretion.
12. The Cardholder hereby authorize CBC to process late payment of the periodic utility bill/s without the need of notification and further authorization thereof, due to late payment instructions, late delivery of the periodic bill/s statement of account or by reason of computer error. In such event, the Cardholder shall not hold CBC liable for any penalty, inconvenience, delay, damage, liability, loss or other consequences that may arise from such late payment including but not limited to, disconnection or interruption of services.
13. In case of renewals/ lost or stolen cards and upgrades, necessary changes will be done and the facility will continue even without notifying the cardholder.
14. CBC shall inform the Cardholder within a reasonable time in case the payment agreement between CBC and Billing Company has been terminated. It is understood that the obligation of CBC to process payment of periodic bills under the ABS Program shall automatically cease upon termination of CBC's agreement with Billing Company.
15. Should the Cardholder decide to cancel his enrollment under the ABS Program, a letter of notification to CBC is required to effect such cancellation, and cancellation shall be effective only after fifteen (15) days from CBC's receipt of such notification without prejudice to unpaid and accrued obligations of the Cardholder to CBC, if any.
16. The above Terms and Conditions may be amended and supplemented by CBC and Billing companies from time to time. The Terms and Conditions governing the Issuance and Use of CBC Credit Card is hereby incorporated by reference and shall form an integral part hereof.

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Signature of Cardholder

Card Centre,
Commercial Bank of Ceylon PLC (PQ 116)
No.01, Union Place, Colombo 02, Sri Lanka



*Conditions Apply

Fitch Rating AA- (lka) | +94 112 353 353 | www.combank.lk

OUR INTEREST IS IN YOU