



# Welcome to UnionPay



 COMMERCIAL BANK



# **UnionPay** **Asia Prestige Diamond Card**

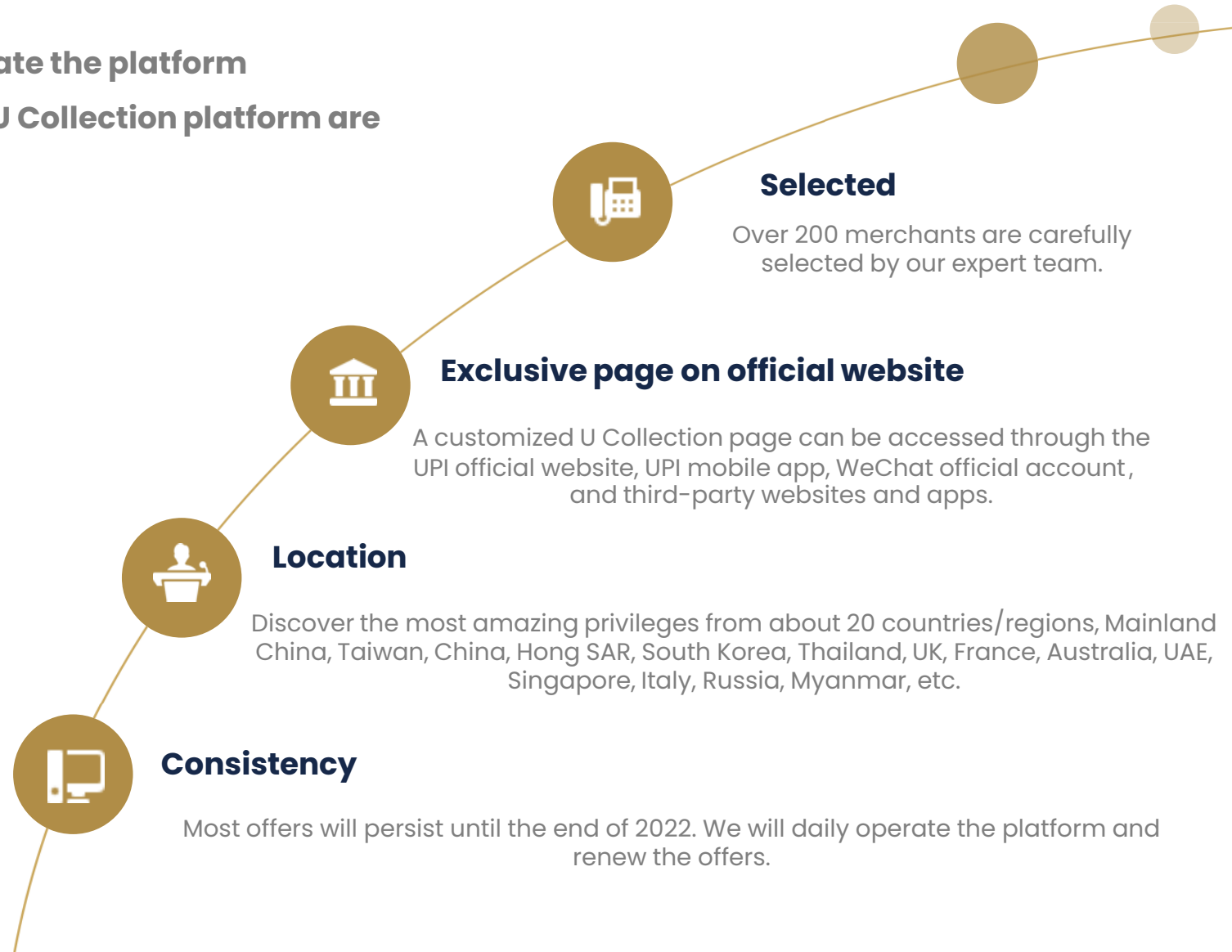
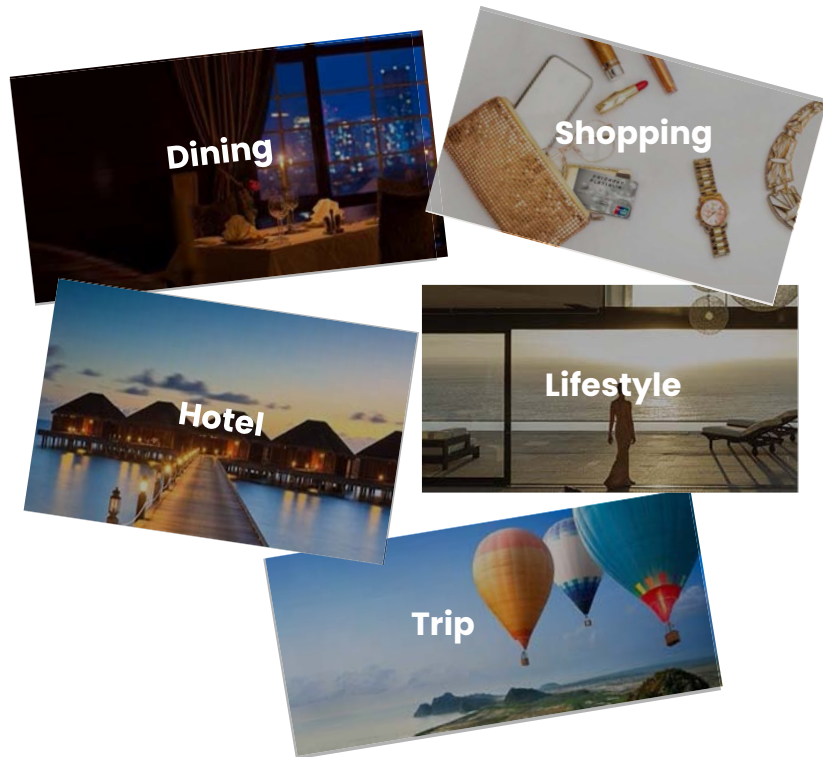
**Live, Travel, Explore**  
**Your Way.**



Asia Prestige is a UnionPay program mainly designed for premium business travellers in Asia who are looking for unique preferential services. The program specially offers airport VIP lounge service, limousine service, and provides you Top 20 Asian destinations travel resources and benefits from selected Asian attraction discounts, transportation, WIFI service and merchant privileges within the hotel, shopping and dining. The program can also provide access to customized travel insurance and assistance services based on issuers' requirements to make your UnionPay Card the safest, most convenient and preferred payment tool when traveling in Asia.

# U Collection 2022 – Overall

We will release U Collection annually and operate the platform continuously. All of the offers available on the U Collection platform are selected for UnionPay cardholders.



# U Collection 2022 – Key Highlights

## Unique

Explore China with  
UnionPay



Trendy Cultural &  
Entertainment Benefits



Eclectic Brands Privileges



## Intimate

Global Concierge and  
Assistance Service



Insurance and Protection  
benefits



## Privileged

Premium Airport Service  
Privileges



Eclectic Global Hotel  
Privileges



Delicacy Cuisine Privileges



# 2022 Overview – Digital Benefits Management Tool: U Rewards

➤ **U Rewards Platform**, an innovatory tool for UnionPay cardholders to acquire, manage and use benefits.



**Mobile-based**

**One-stop**

**What you see is what you get**

## How to Access U Rewards



H5 version



UnionPay App



API Interface for channel Apps & wallets

## ➤ Benefits on U Rewards



**Entertainment**



**Shopping**



**Trip**



**Protection**



Enjoy one-stop, digital convenient and fashion experiences on U Rewards with your exclusive UnionPay Card benefits!

More Merchants and Benefits coming soon

Coming Soon



➤ To fulfill the benefits in **Mainland China** for cards issued outside Mainland China, a series of benefits will be launched in 2022.

### Trip

- Mainland China airport VIP lounge
- Ctrip hotel and flight tickets discount
- Mainland China flight tickets coupon

### Culture & Experience

- Attractions and cultural travel experience
- Selected art museums benefit

### Health & Sports

- Ice skating and ski benefit
- Health & protection benefit

### Dining

- High-end dining benefit
- Chain-catering/food delivery/supermarket coupon



Note: Launch time of each benefit may differ and subject to change, please refer to UPI Official website for latest update.



# SHOPPING

For more details on following benefits, please refer to the UPI website.



# U Shopping Collection – Overall

We have partnered with hundreds of high-end merchants and duty-free shops to provide you with exclusive shopping experience.



Department store



Independent brand stores and boutiques



Selective merchants, located in  
**Mainland China, Hong Kong SAR, Taiwan, China, Singapore, Japan, Australia, France, UK, Italy, Russia**  
...



# Shopping Collection – Florentia Village



## De Luxe Mall



## Florentia Village

FLORENTIA  
VILLAGE  
佛罗伦萨小镇

Exclusive offers for **All UnionPay Cardholders**

◆ **Membership Privilege (UnionPay Platinum/ Diamond Cardholders):**

UnionPay Diamond cardholder can enjoy Florentia Gold Member Privileges.  
UnionPay Platinum cardholder can enjoy Florentia Silver Member Privileges..

◆ **Gift with Purchase (All UnionPay Cardholders):**

Apply benefit and get one gift card\* with 2 eligible transactions of any amount during activity period.

Gift card redeemed in Mainland China values CNY100, gift card redeemed in Hong Kong values HKD100.

# Shopping Collection – RINASCENTE



## De Luxe Mall

**RINASCENTE, Italy**

Rinascente is the ideal place to find the best Italian and international brands when it comes down to fashion, accessories, beauty, home interiors and design.



# *la* Rinascente

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ **Milan Flagship Store: Enjoy 10% discount** on the new collections , and on Food Market and Chocolate Shop .
- ◆ **Rome Flagship Store: Enjoy 10% discount** on the new collections, and on Food Market.
- ◆ **All the other stores: Enjoy 10% discount** on the new collections .

# Shopping Collection – Deluxe Mall



**Watches of Switzerland, UK**

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ UnionPay Cardholders will receive a complimentary luxury Watches of Switzerland leather watch box with all purchases over £1,000; a complimentary luxury WOLF Automatic Watch Winder with all purchases over £2,000.



**The Mall Luxury Outlets, Italy**

Enjoy the following benefits with **UnionPay Platinum Card, UnionPay Diamond Card** :

- ◆ **The Mall Firenze**
  1. Up to 10% further reduction on the Outlet price, in participating stores
- ◆ **The Mall Sanremo**
  1. Up to 10% further reduction on the Outlet price, in participating stores

**Deluxe  
Mall**

# Shopping Collection – Eclectic Boutiques

## Eclectic Boutiques



Lancel, France

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ For purchase of any leather product in the boutique, UnionPay card holders can get a personalized seal on the product.



Jack Wolfskin, Russia

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ 10% discount in Jack Wolfskin

# LIFESTYLE



Scan the QR code to discover  
more exclusive deals



# Lifestyle Collection – Overall

The most wonderful lifestyle is only available with UnionPay cards. You can enjoy inspiring experiences in culture, entertainment, health and beauty.



➤ Selective merchants, located in:  
**Mainland China,  
Hong Kong SAR,  
Myanmar,  
Thailand,  
UK,  
Russia,  
Australia**  
...

▣ Cultural tourist attractions and special experience

▣ Beauty (SPA, teeth clean, massage, etc.), and health (Chinese medicine, golf, etc.)



## UnionPay Card Privileges at Mainland China Selected Art Museums

### ➤ Culture and Experience

UnionPay cardholders can enjoy ticket price discount and other privileges in designated art museums in Mainland China.

#### **Shanghai:**

Powerlong Museum: Ticket 10% off and Restaurant & Store 10% off.

HOW Museum: Ticket 10% off and VIP access.

Long Museum: Ticket 5% off and VIP access

Pearl Art Museum: Ticket 10% off and Art Life Lab 10% off.

Rockbund Art Museum: Ticket 10% off, Store and Coffee 10% off.

#### **Beijing**

Times Art Museum: Ticket discount, Membership card & Store 10% off.

X Museum: Ticket & Store 10% off

#### **Chengdu, Sichuan**

ZHI Art Museum: Ticket 10% off, Store & Coffee 20% off

#### **Foshan, Guangdong**

He Art Museum: Ticket 5% off, HEM2 Store 5% off, Public education courses 5% off and VIP access.

#### **Rizhao, Shandong**

Xiao Museum of Contemporary Art: Ticket 40% off & VIP access

# Lifestyle Collection – Enjoy Up to **90% OFF** on Must-Visit attractions tickets/tours/cultural experiences of China

Mainland China Benefits



## ➤ Culture and Experience

For **UnionPay Cards issued outside Mainland China** :

Benefit Offers:

A: Up to **90% OFF** on Must-Visit attractions tickets/tours of China

UnionPay Cards issued outside Mainland China enjoy UP TO 90% OFF on designated Must-Visit attractions tickets/tours of China.

B: **12% OFF** on popular attractions tickets/tours/cultural experiences of China

UnionPay Cards issued outside Mainland China enjoy 12% OFF on designated popular destinations tickets/tours/ cultural experiences of China.





## ➤ Health and Sports

### Mainland China Ice skating & Ski Benefit

For **UnionPay Cards issued outside Mainland China** :

- ◆ 1) Enjoy 50% discount on purchase of designated outdoor ski resorts/indoor ski resorts/skating venue tickets, packages, and other related charges.
- ◆ 2) Enjoy discounted hotel-and-ski travel experience packages.



## ➤ Culture and Experience



For **UnionPay Cards issued outside Mainland China** :

- ◆ Discounts on high-end medical services (diagnosis and treatment fees)
- ◆ High-end dental care discounts, and free dental cleaning services for premium cards.

# Lifestyle Collection – AXA Travel & Overseas study Insurance



## ➤ Culture and Experience

### **AXA Travel & Overseas study Insurance**

AXA (AXA) is a global premium insurance group that focuses on insurance services and asset management. It has always been a world-famous insurance brand.

#### For **UnionPay Platinum/ Diamond cardholders:**

- ◆ Enjoy 30% off on insurance premiums.

#### For **UnionPay Gold/Classic cardholders:**

- ◆ Enjoy 15% discount on insurance
- ◆ Four kinds of Insurance packages are provided, including overseas study insurance, travel and medical assistance, etc.



# Lifestyle Collection – Free 12-month Mobile Phone Protection



## ➤ Protection

**Free 12-month Mobile Phone Protection**



**For UnionPay card issued in Hong Kong SAR/ Thailand/ Singapore:**

Get FREE 12-Month Complimentary Mobile Protection (including screen damage, liquid contact) with Eligible Spending of **5000HKD / 600SGD / 13000THB**

# Lifestyle Collection – Get Theme Park Coupon with Eligible Spending



## ➤ Culture and Experience

Covering Hong Kong and Macao, Korea, SEA, Middle East, South Pacific, Japan, Mainland China.

### For UnionPay card issued outside Mainland China:

With eligible spending of 90 USD, cardholder can get one KLOOK coupon of 20 USD to redeem specific theme park tickets, including **Disneyland**, **Universal Park**, **Lotte World**, **LEGOLAND**, etc. and various local zoo and aquarium.



# Lifestyle Collection- Health and Beauty

## ➤ Health and Beauty



**Balance Fitness Centre, Myanmar**

Enjoy the following benefits with **All UnionPay Cards**:

- ◆ 10% discount on Silver GYM Membership
- ◆ 15% discount on Gold GYM Membership
- ◆ 20% discount on Platinum GYM Membership.



**GolfLan, Southeast Asia**

Enjoy the following benefits with **UnionPay cards issued in Southeast Asia**:

- ◆ Enjoy access to more than 200 golf courses across 28 countries with the UnionPay Golf Program including booking discounts and free rounds.

# Lifestyle Collection – Culture and Experience

## ➤ Culture and Experience



**Irkutsk Planetarium, Russia**

Enjoy the following benefits with **All UnionPay cards**:

- ◆ Second ticket for free if pay at cashier desk with UnionPay card



**Modern Art Museum, Shanghai, China**

For **UnionPay Platinum/Diamond cardholders and users of UnionPay App**:

- ◆ Purchase maximum two exhibition tickets at a discounted rate per day.

Coming Soon

For more details on following benefits, please refer to the UPI website.

# DINING



Scan the QR code to discover  
more exclusive deals



# Dining Collection – Overall

Enjoy refined International cuisines with your UnionPay card, and fantastic food around the world along your travels with various offers to choose from.



Michelin & Master chef

High-end Michelin and Master Chef restaurants



Influential chain

Well-known chain restaurants



Local Gourmet

Local special restaurants

➤ Selective merchants, located in **Mainland China, Hong Kong SAR, Macau SAR, Singapore, Russia, Japan, Turkey, Vietnam, Spain**, etc.

# Dining Collection – Mainland China high-end restaurants

Mainland China Benefits



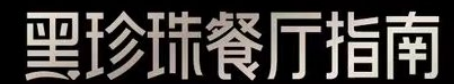
## Mainland China high-end restaurants

MICHELIN STAR  
Restaurant



Dining City Restaurant Week  
Listed restaurants

### Michelin & Master chef



Black Pearl (Meituan Dianping) Restaurant



### UnionPay Cards issued outside Mainland China:

- ◆ Selected high-quality restaurants :
- ◆ 1) Order discounts, VIP privileges (welcome drinks, free desserts, priority seats, etc.)
- ◆ 2) Set meal discount, Premium cards enjoy buy one get one free privilege for Set meal/buffet

# Dining Collection – Mainland China Chain-Catering/ Food Delivery / Supermarket coupon benefit



## UnionPay Cards issued outside Mainland China:

- ◆ Win Mainland China Chain-Catering/Food Delivery/Supermarket coupon (valued around 50 RMB) with accumulated 6 eligible spending transactions.
- ◆ Starbucks, Pizza Hut, KFC, McDonald's, Carrefour, Walmart, Meituan, etc. (Merchants subject to change)



# Dining Collection – Influential Chain



**SHIN YEH Taiwanese Cuisine, Taiwan Region**

Enjoy the following benefits with **All UnionPay Cards**:

- ◆ Enjoy complimentary “Seasonal Sweet Soup” (valued at RMB 90).



**Jinli, UK**

Enjoy the following benefits with **All UnionPay Cards**:

- ◆ Enjoy 5% off when using UnionPay card at Jinli restaurant.

Jinli China Town Branch  
Jinli Uxbridge Branch  
Jinli Birmingham Branch  
Jinli China Town Flagship Branch

**Influential Chain**

# Dining Collection – Local Gourmet

## Local Gourmet



The Grand Hotel Kaohsiung, Taiwan Region

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ Up to 10% discount off in Wan Fu Room and Wan Shou Hall Restaurants.



Altitude, Russia

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ Enjoy 10% off for all menu in Altitude restaurant & bar.

For more details on following benefits, please refer to the UPI website.

# HOTEL



Scan the QR code to discover  
more exclusive deals



# Hotel Collection – Overall

Great hotels ensure that your stay is comfortable and enjoyable, with UnionPay benefits making it unforgettable.



International Chain



Local boutique hotel & resort



Complimentary hotel services (restaurants, SPA, etc.)

Selective merchants, located in **Mainland China, Thailand, Vietnam, South Korea, Singapore, Russia**, etc.



# Hotel Collection – Banyan Tree Hotels & Resorts



BANYAN TREE

## For All UnionPay Credit card cardholders

Receive 25% off our Best Available Rate and other inclusions when you book with a UnionPay card and stay at least 3 nights at Banyan Tree Hotels & Resorts.

Inclusions:

- Complimentary breakfast
- F&B or Spa credit of USD 100 per stay for Banyan Tree hotels and USD 50 for all other brands (including Pavilion Hotel Managed by Banyan Tree)

# Hotel Collection – Preferred Hotels & Resorts



## Exclusive International Hotels

### Preferred Hotels & Resorts

Preferred Hotels & Resorts represents the finest and most diverse global portfolio of independent hotels and independent hotel experiences. Five distinctive collections allow one to craft their own inspirations as they travel the world in search of memories and new opportunities.

#### **1. UnionPay Platinum, Diamond, Travel Mate Asia, Commercial card cardholders**

- a. 20% off BAR (Best Available Rate)
- b. Free Breakfast for two
- c. New enrolled I Prefer member can be upgraded to Elite status after one-night stay, and enjoy fast points accumulation, room upgrade, free Wi-Fi, early check-in and late check out and welcome gift.

#### **2. UnionPay Gold and Classic cardholders**

- a. 10% off BAR (Best Available Rate)
- b. Enrolled I Prefer member and enjoy free Wi-Fi, room upgrade and early check-in and late check out (subject to availability).

Coming Soon

# Hotel Collection – Ctrip hotel/ flight Bookings Benefit

Mainland China Benefits



## Exclusive International Hotels

### Enjoy RMB100 off for hotel/flight bookings over RMB300 on Ctrip

Ctrip.com is China's largest online travel booking service platform, providing travel services such as hotel reservations and air ticket reservations to more than 90 million members.

**Eligible Cards:** UnionPay debit cards issued in countries or regions outside Mainland China, Hong Kong and Macau SAR, UnionPay credit cards issued in countries or regions outside Mainland China, Cards need to support EC function (Expresspay).

# Hotel Collection – Popular Destinations

## Popular Destinations



Keemala resort, Thailand

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ 10% discount on Accommodation
- ◆ 15% discount on Food & Beverage
- ◆ 20% discount on SATI SPA
- ◆ Min stay 4 nights will receive upgrade to next category



AZIMUT, Russia

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ 10% discount from BAR
- ◆ Compliment upon check-in
- ◆ Complimentary late check-out.

# TRIP

For more details on following benefits, please refer to the UPI website.



Scan the QR code to discover  
more exclusive deals

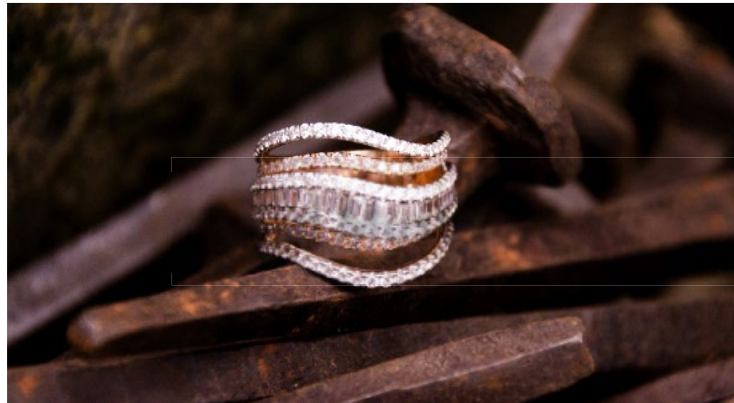


# Trip Collection – Overall

The most prestigious tours, and only available with UnionPay premium cards. Unlock the world's most exclusive experiences as you explore your extraordinary journey.



▶ VIP lounge, limousine, car rental, etc.



▶ Cultural attractions, travel experience, and others, such as local featured shopping and restaurant

▶ Selective merchants, located in **Mainland China, Hong Kong SAR, Australia, Singapore, Thailand, Indonesia, Malaysia, Myanmar, , etc.**



# Trip Collection – Hertz

## Rent Cars with Hertz

UnionPay cardholders enjoy up to **15% Off + ONE DAY OFF**

### Travel with Comfort

**Hertz,**  
**Canada/USA/Thailand/Philippines/Australia/Mainland China/Thailand/South Korea**

Hertz is the world's largest and most prestigious car rental company with various types of cars and provides short-term rental services—daily, weekly and monthly. As a global leader in car rental industry, Hertz owns more than 12,000 locations in 150 countries worldwide



Enjoy the following benefits with **all UnionPay Credit Cards:**

◆ **Rent Hertz cars in Canada/USA/Thailand/Philippines/Australia:**

◆ **Discount offer for car rental:**

Diamond cardholders enjoy 15% off  
Platinum cardholders enjoy 13% off  
Gold/Classic cardholders enjoy 10% off

◆ **1 day off:**

Enjoy 1 day off when rent cars for 7 days or more

◆ **Rent Hertz Chauffeur in Mainland China/Thailand/South Korea:**

◆ **Enjoy 8% off**

# Trip Collection – Aerotel Airport Transit Hotel

WE PROUDLY PROVIDE



Always At The Airport



Flexible Booking



Connectivity



Quality Sleep



Powerful Showers



Wellness

Travel with Comfort

**Singapore/Muscat/  
Kuala Lumpur/London/  
Beijing/Qingdao**

Aerotel is a global hotel chain for airport transit, and it is professional in providing travelers with comfort and convenience to tackle all travel woes. Whether you are transiting, arriving or departing, Aerotel will make sure that you are refreshed, recharged and ready for your next destination. Travelling just got a whole lot easier.



**AEROTEL**

**Exclusive Discounts for  
UnionPay Premium  
Cardholders**

◆ **UnionPay Platinum Card,  
Diamond Card** enjoy **10%**  
off.



## Travel with Comfort

### UnionPay Premium and Business Cards issued outside Mainland China

Enjoy **10 RMB (around 1.5 USD)** for one time entry of designated airport VIP lounge in Mainland China.



## Dragon Pass

Dragon Pass, the world's first all-in-one digital airport platform, Dragon Pass will make sure that you are refreshed, recharged and ready for your next destination. Travelling just got a whole lot easier.

# Trip Collection – Win Mainland China flight tickets coupon

Mainland China Benefits



Travel with Comfort

Trip.com

Enjoy the following benefits with **UnionPay Cards issued outside Mainland China** :

After applying on U Rewards, cardholders can get one Trip.com Mainland China flight tickets coupon of 30 USD with accumulated spending of 150 USD during the single activity phase.



# Trip Collection – Marina Bay Sands



## ENJOY TOP TIER BENEFITS AT MARINA BAY SANDS® WITH UNIONPAY PLATINUM CARD TIER & ABOVE

Terms and Conditions apply.



### Local Must Try

#### Marina Bay Sands, Singapore

Located along the Marina Bay waterfront, Marina Bay Sands features three cascading hotel towers topped by an extraordinary sky park, 'floating' crystal pavilions, a lotus-inspired Museum, retail stores featuring cutting-edge labels and international luxury brands, trendy Celebrity Chef restaurants, endless entertainment at the theatres, the hottest night clubs and a Las Vegas-style casino.

Enjoy the following benefits with **UnionPay Platinum/Diamond cardholders**

- Earn 3% instant Reward Dollars that can be redeemed at over 250 outlets. Earn up to 10% instant Reward Dollars at selected dining outlets
- Up to 6 complimentary SkyPark Observation Deck, Sampan Rides & Digital Light Canvas tickets per months (Limited to 2 tickets per day per attraction)
- Up to 2 complimentary ArtScience Museum all-access tickets per month
- 1 Complimentary 24-hour parking ticket per day (total 10 tickets redeemable per month)
- Complimentary room upgrade subjected to availability
- Savings up to 20% on selected shows at Sands Theatre
- Enjoy savings on shopping, dining & more

# Trip Collection – Travel with Comfort

## Travel with Comfort



Airport Express Incheon Int'l  
Airport, Korea

Enjoy the following benefits with **UnionPay Platinum Card** , **Diamond Card**:

- ◆ Free admission for a companion (Buy one, get one free)



Myanmar National Airlines,  
Myanmar

Enjoy the following benefits with **UnionPay Platinum Card** , **Diamond Card**:

- ◆ Enjoy 10% Discount on base fare of MNA flight tickets.

# Trip Collection – Local Must Try



**Petersburg river excursions, Russia**



**iFly Gold Coast Indoor skydiving, Australia**

Enjoy the following benefits with **all UnionPay Cards**:

- ◆ 20% discount for tickets

Enjoy the following benefits with **UnionPay Platinum Card , Diamond Card**:

- ◆ Free admission for a companion (Buy one, get one free)

**Local  
Must Try**

# Benefits of Asia Prestige Travel Theme Cards

**Diamond Card :** Unlimited free VIP Lounge access for cardholders, and 6 free visits for their companions.

**Platinum Card :** Receive free VIP Lounge access 6 times/ card/ year for both cardholders and their companions



# Partnered with DragonPass to provide the Lounge facility with an additional Lounge Access Card

**Service Package Coverage:**

Over 1000 Airport lounges over 480 cities in 130 markets globally.

**Service Package Coverage:**

18 selected key cities in Asia



# ComBank Max Loyalty Rewards

Commercial Bank is the only Bank in Sri Lanka that rewards both Credit and Debit Cardholders with points every time you spend with ComBank Max Loyalty Rewards. Points can be earned on Domestic and International spends as well.

So, start earning as you spend with ComBank Max Loyalty Rewards.

1 Reward point	= for every LKR 1,000/- spent through your UnionPay Debit Card
1 Reward point	= for every LKR 600/- spent through your UnionPay Gold and UnionPay Platinum Credit Card
1 Reward point	= for every LKR 200/- spent through your UnionPay Asia Prestige Diamond Credit Card



## How to Redeem

1. <https://maxrewards.combank.net/>
2. Activate your Max Loyalty Rewards Account by using your NIC as the Login ID
3. Redeem ComBank Max Loyalty Rewards in exchange for hotel reservation, online shopping, flight bookings, car rentals etc.

# ComBank Easy Payment Plan (EPP)

Indulge in your shopping pleasures at over 3000 partner outlets.

Commercial Bank Credit Cardholders can purchase goods and avail services from reputed merchant locations registered with ComBank, by using their Credit Cards and pay in equal monthly instalments of their choice.

Easy Payment Plan scheme is available for the purchases made at the registered merchant locations which include; Electrical & Electronic merchants, online, Furniture, Automotives, Jewellery, Air Line Travel, Insurance, Education and Hospitals.

Advantages of ComBank Easy Payment Plan Scheme:

- Credit Cardholder have the choice of paying in 3, 6, 9 or 12, 18, 24,36 and even upto 60 months equal monthly instalments (EPP tenure may vary with individual registered merchants)
- Instalment amount is communicated upfront and is fixed
- EPP is Interest free with no additional charges imposed by the bank, if the Credit Cardholder pays the full outstanding Instalment amount promptly by the statement due date.
- A range of reputed suppliers of products and services to choose from with longer repayment periods
- Special discount and promotional schemes attached with ComBank EPP schemes from time to time.

So how can I purchase through Easy Payment Plan? Just talk to the registered merchant and request information!

\*Product information and terms & conditions on EPP schemes are subject to change from time to time and availability at the merchant establishments. Please visit [www.combank.lk](http://www.combank.lk)

## ComBank Flexi Payment Plan

'Flexi' is a payment plan option for Credit Cardholders who were unable to convert their transaction/s to a payment plan scheme at merchant locations, but still prefer to pay in monthly instalments.

The features of the '**Flexi Payment Plan**' are listed below :

- Single Transaction above Rs 25,000/- and within Credit Card limit will be accepted.
- Payment categories such as purchase of Airline ticket , Educational ,Medical , Electrical items and consumer products will be accepted for conversion under the Flexi Plan scheme.
- Credit Cardholders should contact and inform the bank his/ her willingness to convert registered transaction for Flexi Payment Plan within 14 days of the original transaction date.
- Credit Cardholders can request for the payment plan by informing the hotline Tel: 011-2 363 535 and is subject to a commission.

## Balance Transfer

Other Bank Credit Cards balances with high interest rates, could be transferred to Commercial Bank Credit Card At lower interest rates.

Minimum balance transfer amount should be Rs. 25,000/-

## Cash on Card

'Cash on Card' facility is an easy & instant cash loan facility on Credit Card **available balance.**

**Up to 75% of the available balance** on the credit card

Minimum Rs. 25,000/- Maximum Rs. 500,000/-

Product information, terms & conditions, interest rates, tariffs & charges on EPP & FLEXI Plan schemes, Balance Transfer, Cash on Card and other services are subject to change infrequently. Please visit [www.combank.lk](http://www.combank.lk)

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*UnionPay Your Way*