



15 Year Anniversary

15 Day Challenge

15% Cashback

up to Rs 15,000



Be among the first 150 customers to swipe your Amāna Bank Debit Card for 15 days during the month of August and enjoy 15% cashback on your total spend.

Terms and Conditions of Amāna Bank 15th Anniversary 15 Day 15% Cashback Challenge

1. Offer Period

The Amāna Bank 15th Anniversary 15 Day 15% Cashback Challenge ("Offer") is valid from 1 August 2026 to 31 August 2026, both dates inclusive ("Offer Period").

2. Eligibility

The Offer is available to customers holding an active Amāna Bank Debit Card issued in Sri Lanka.

3. Offer Benefit

The first 150 eligible customers who fulfill all the qualifying criteria set out below will receive 15% cashback, up to a maximum of LKR 15,000/- per customer.

4. Qualifying Criteria

To qualify for the Offer, a customer must:

- Use their Amāna Bank Debit Card to carry out at least one eligible transaction on 15 separate calendar days during the Offer Period; and
- Carry out eligible transactions with a minimum cumulative spend value of LKR 50,000/- during the Offer Period.

5. Eligible Transactions

Only the following transactions will be considered eligible:

- Local Point-of-Sale transactions carried out at merchants in Sri Lanka; and
- Local online transactions processed by merchants registered in Sri Lanka.

6. Determination of Transaction Date

The date and time of each transaction will be determined according to Sri Lankan Standard Time and based on the transaction records maintained by Amāna Bank.

7. Selection of Eligible Customers

The cashback will be awarded to the first 150 customers who successfully fulfill both the 15-day transaction requirement and the minimum cumulative spend requirement. Eligibility and the order in which customers qualify will be determined solely based on the transaction date and time recorded in Amāna Bank's systems.

8. Cashback Calculation & Crediting

The cashback will be calculated as 15% of the customer's total eligible transaction value during the Offer Period, subject to a maximum cashback of LKR 15,000/- per customer. The cashback will be credited to the eligible customer's Amāna Bank account within one month from the conclusion of the Offer Period.

9. Customer-Level Entitlement

A customer will be entitled to only one cashback reward under this Offer, irrespective of the number of Amāna Bank Debit Cards or accounts held by the customer.

Amāna Bank staff will not be eligible for this promotion

10. Non-Eligible Transactions

The following Debit Card transactions will not qualify for the Offer:

- ATM cash withdrawals;
- Foreign or international transactions;
- Transactions that are declined, canceled, reversed, refunded, disputed or identified as fraudulent; and
- Any other transaction that Amāna Bank determines does not constitute a genuine retail purchase.

11. Reversed or Refunded Transactions

Where an eligible transaction is subsequently canceled, reversed or refunded, the value of such transaction will be deducted when assessing the customer's eligibility and calculating the cashback.

12. Bank's Records

Amāna Bank's records relating to transaction dates, transaction values, merchant classification, customer eligibility and the order in which customers qualify will be considered final and conclusive.

13. Misuse of the Offer

Amāna Bank reserves the right to disqualify any customer suspected of fraud, misuse, transaction manipulation or carrying out transactions solely for the purpose of artificially qualifying for the Offer.

14. Changes to the Offer

Amāna Bank reserves the right to amend, suspend or withdraw the Offer or these Terms and Conditions at any time, subject to applicable laws and regulatory requirements.

15. Final Decision

Any decision made by Amāna Bank regarding customer eligibility, qualifying transactions, cashback calculations or any other matter relating to the Offer will be final.

16. General Conditions

The Offer is subject to the general Terms and Conditions governing Amāna Bank Debit Cards and customer accounts. In the event of any inconsistency, these Offer-specific Terms and Conditions will apply only to the extent relevant to this Offer.