

JAT Loyalty Program

Terms & Conditions

1. Any Sri Lankan resident aged 18 or over who holds a valid mobile number registered under their National Identity Card, and who can present and maintain it, is eligible to become a member of this program. Only one member can be registered per NIC.
2. Registration and member identification are done through the mobile number from which the first SMS is sent. After the member earns the minimum number of points announced by the company, their details are entered into the JAT Loyalty system.
3. Loyalty points are awarded for the products announced by the company. As of 01.10.2026, points are awarded as follows:

Pack size	Sayerlack Water Base*	Masters Stain / Top Coat*	Masters All-in-One*
1L	500	100	
2.5L	1000		
4L	2000	400	150
5L / 6L	2000		
25L	5000		

** Column headings were garbled in the source PDF; please verify the table against the original.*

4. Each point earned equals Rs. 1. Once a member earns the minimum points announced by the company, they become eligible to open a savings account at Commercial Bank. Subject to JAT's internal customer verification process and Commercial Bank's terms and conditions, they can also get a Commercial Bank debit card.
5. When the account is opened, the member's account will be credited with an opening balance (in rupees) equal to the bonus points earned in their member account.
6. After the opening points are deposited, an amount equal to the points earned each week will be credited to the member's Commercial Bank account within the first fifteen business days of the following week.
7. JAT employees, retailers, sales support staff and distributors are not eligible to take part in this program.
8. JAT reserves the right, with or without notice, to change, restrict, partially change or cancel the loyalty program's rules, points, points earned and customer categories, even if this affects points balances and the redemption of rewards.
9. JAT retains the right to remove loyalty points from products in the program without prior written notice (see clause 3).

10. Points accumulation is subject to the program rules. Each member is responsible for reading the program's rules, information leaflets and notices to understand their rights, responsibilities, the terms of the program, and how points are earned.
11. At the end of each financial year, the points of customers who did not earn the minimum base points in the previous financial year, or whose account was not activated, will be cancelled. Before this, starting every year on December 31, customers will be notified by SMS and by the company's sales and technical teams. They will have 3 months, until March 31, to activate their account. If they do not, the company has the right to cancel all points earned up to that time.
12. JAT retains the absolute right to remove any customer or member from the program, or to cancel their registration, at any time.
13. If a member's membership is suspended or cancelled, their JAT Loyalty points are void and the member cannot claim them.
14. Accumulated points cannot be exchanged individually for gifts, nor offered as security. Points also cannot be transferred to another member.
15. JAT reserves the right, at its sole discretion, to suspend, cancel or end this program at any time, and may give the member reasonable notice.
16. JAT reserves the right to change the number of loyalty points required to claim or redeem rewards, regardless of the type of entitlement granted. Any such change will be shown on the company website.
17. If the activated JAT Commercial Bank Loyalty Debit Card expires, is stolen or is lost, the member is responsible for informing the bank as soon as possible and getting a new card. The member must bear the cost of issuing the new card.
18. If the bank card obtained by the customer is not activated and is kept unused, expires or is lost, and the customer then has to get a replacement card, they must earn 10,000 points again from scratch.
19. The member agrees not to harm JAT through any claims made by the bank as a result of false information the member gave to the bank.
20. The member likewise agrees not to harm JAT through any claims made against JAT by a third party.
21. Each member may keep a maximum of two mobile numbers active for sending SMS. If an SMS is sent from a number the member has deactivated, JAT has the right to cancel those points.
22. A replacement code/message for distorted or damaged messages will be issued only after confirmation by a sales representative.
23. The main contact number for the JAT Loyalty Program is 0117524150.