

“AMAZING PROMOTION WITH VISA CREDIT CARD”

TERMS AND CONDITIONS

1. The “AMAZING PROMOTION WITH VISA CREDIT CARD” Program (“Promotion”) shall be effective from 12 November 2018 to 06 January 2019
2. **ELIGIBLE PRODUCT:** Visa credit cards issued by Sacombank Cambodia
3. **PROMOTION DETAILS:**

Customers satisfy all Terms and Conditions of Eligible Customers in Article 4 as below will receive:

Eligible customers	Offer Details	Spending Conditions
For New Customers	Get 01 Trolley bag worth \$100	Make a purchase transaction at least \$100 within 30 days from the active date
For All cardholders	Earn \$5 cashback for every \$50 spending in each transaction	The maximum rebate of USD15 is allowed per cardholder
	Chance to win 01 overseas traveling coupons worth \$500 for the highest spender every 4 weeks per round (*)	The winner is required to spend at least \$1,000

4. ELIGIBLE CUSTOMERS:

4.1. FOR NEW CUSTOMERS:

This offer is applicable to the first 100 customers who meet all of the following requirements:

- Customers have never hold Sacombank Visa credit card who apply for the Basic Visa credit card and get the card approved, activate the card during the Promotion period.
- Customers must pay full annual fee of Visa credit card.
- Customers must spend on purchasing transaction at least \$100 within 30 days from the active date of the card.
- One customer can receive maximum one Gift during the program period.
- Sacombank staff are not eligible to participate in the offer for new customers.

4.2. FOR ALL SACOMBANK VISA CREDIT CARDHOLDERS:

a. Earn \$5 cashback for every \$50 spending in each transaction:

- Eligible cardholders will enjoy \$5 cashback for every \$50 spending in each purchase transaction on his/her credit cards during the Promotion period.
- Every cardholder can received cashback many times and the maximum rebate of \$15 is allowed per cardholder.
- Offers are limited amount, on first come first served basic while stock last.

b. Chance to win to get 01 overseas traveling coupon worth \$500/each for the highest spender:

(*) This is a 2-round program, and there will be 2 winners in total as below schedule:

- ✓ Round 1: from 12 November 2018 to 09 December 2018 (both days inclusive)
- ✓ Round 2: from 10 December 2018 to 06 January 2019 (both days inclusive)
- The total value of purchase transaction must be made as the above round-schedule.
- In case there are many cardholders who have the same highest total of spending each of round, the cardholder who has the highest amount of transactions will win the Prize of the round.
- The coupons offered cannot be replace with any other products or exchange for cash.

4.3. OTHER TERMS:

- Eligible purchase transactions do not include cash advance transactions, including but not limited to cash advance transactions at counters, ATMs or POS and other cash advance transactions, Sacombank fee-related transactions.
- Eligible purchase transactions can be made by Basic credit cardholders or Supplementary credit cardholders.
- Transactions that have been completed (Cardholders will receive notification messages from Sacombank) but are not recorded in statement within 30 day after will not be eligible.
- Disputes, cancelled and/or reversed transactions during the promotion period will be deducted from the total value of eligible purchase transactions.
- Any transaction deemed to be suspicious or ineligible based on transaction time, location or other factors will be deduct from eligible transaction before. Sacombank reserves the right to request customer to provide the financial invoice to prove that the transaction is eligible. In case the customer fails to prove that the transaction is eligible, Sacombank shall deduct the transaction from the total value of eligible purchase transactions.
- Sacombank reserves the right to reject any Application Form that ineligible, unclear, incomplete and/or not accompanied by supporting documents.
- Cardholders who cancel their credit card before or on the gift or cashback delivery date will not be qualified. In case cardholders who received the gift and cancel their card within 60 days from the last day of promotion, Sacombank will debit the value of gift from their credit card accounts.

5. HOW TO GET THE PRIZES:

5.1. Trolley bag and Traveling Coupon Gifts:

- Eligible cardholders will receive SMS notification to receive Gift within 30 days from the day customer receives SMS.
- Eligible cardholders must bring ID/Passport to the card issued branch to collect the gifts.
- Cardholders have up to 30 days to claim the gift. Sacombank will not process any complaints that come after the above mentioned 30 days or/and after cardholder already received the gifts.

5.2. Cashback offer:

Sacombank will credit into account of the basic credit card within 15 days from the date that cardholders make eligible transaction.

6. FURTHER INFORMATION AND QUERIES:

Customer can visit any Sacombank branch or contact Call center hotline 023 223 423 and 0978 223 423 for further details of the Promotion.

Sacombank is responsible for announcing the Terms and Conditions of this Promotion and the information of the qualified customers (including full name, the last four digits of the identification card/Passport and the last four digits of Basic credit card) at Sacombank's website sacombank.com.kh without prior notice and consent.

7. GENERAL TERMS:

- Sacombank accepts no liability for notices undelivered due to errors in contact email, address and/or phone number provided by cardholders and/or notification letters being lost, stolen or damaged.
- With the customer's consent, Sacombank reserves the right to public or display the name and picture of the customer in announcements and advertisements in newspapers and other media without paying any fees to the customer.
- Sacombank is not the supplier of the Gifts used as Prizes in this Promotion. The products are sold and services are provided by the relevant vendors, under such terms and conditions as determined by such vendors. Therefore, after collecting their Prize(s), winner must contact the supplier of the items directly if they have any inquiries or problems related or the use of the items. Sacombank is not responsible for responding to inquiries and problems.
- Sacombank reserves the right to amend and/or alter any of these Terms and Conditions at any time without giving any prior notice.
- In case of any dispute related to this Promotion, Sacombank will handle the dispute in the most satisfactory way for the customer. If it fails in this respect, disputes will be solved according to local law.
- By entering the program, all cardholder are deemed to have accepted and agreed these Terms and Conditions.