

**“CASHBACK UP TO 20%
WITH SACOMBANK CAMBODIA CAMBODIA VISA CREDIT CARD”
TERMS AND CONDITIONS**

1. The **“CASHBACK UP TO 20% WITH VISA CREDIT CARD”** Program (“Promotion”) shall be effective from 21 October 2019 to 15 December 2019
2. **ELIGIBLE PRODUCT:** Visa Credit Cards have been issued by Sacombank Cambodia
3. **PROMOTION DETAILS:**

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

Eligible customers	Offer Details	Spending Conditions
For New Customers	FREE 1 st year Annual fee	<ul style="list-style-type: none"> • Total amount of spending (including sale and cash transactions) at least \$100 within 30 days from date the card activated. • Apply for the first 100 new customers
For All Cardholders	GET 10% CASHBACK UP TO \$15 for purchasing transactions at Supermarket(*) and/or via Online channel	<ul style="list-style-type: none"> • (*) The transactions at supermarket are only applied from Monday to Friday weekly • Eligible transactions are required at least \$30. • The maximum cashback for each kind of transaction (at supermarket and via Online channel) is \$15. • Each cardholder can get cashback up to \$30 in total.
	GET 20% CASHBACK UP TO \$20 when joining 0% Interest rate Installment Plan	<ul style="list-style-type: none"> • Amount of Cashback will be calculated on the 1st term. • Apply for both of Installment Tenors 6 months and 12 months

4. **ELIGIBLE CUSTOMERS:**
 - 4.1. **FOR NEW CUSTOMERS:**

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

- Customers have never hold Visa credit card who apply for the Basic Visa credit card and get the card approved, activate the card during the Promotion period.

- Not apply for the credit card issued by secure policy.
- Customers need to spend at least \$100 within 30 days from the active date (including sale amount and cash amount)
- Sacombank Cambodia staff are not eligible to participate in the offer for new customers.

4.2.FOR ALL SACOMBANK CAMBODIA VISA CREDIT CARDHOLDERS:

a. Get 10% cashback for purchasing transaction at all supermarkets (MCC 5411):

- Cardholders will enjoy 10% cashback for purchasing transactions at all supermarkets at least USD30 that done from Monday to Friday weekly on the promotion period. Eligible transaction must be recorded on Sacombank Cambodia's system as MCC 5411 that base on Visa organization's regulations (not apply for stores that be located inside supermarkets)
- Each Cardholder can get cashback many times and the maximum rebate of USD15 is allowed per cardholder.
- Offers are limited amount, on first come first served basic while stock last.

b. Get 10% cashback for purchasing transaction via online channel at least USD30:

- Cardholders will enjoy 10% cashback for purchasing transactions via online channel at least USD30.
- Each Cardholder can get cashback many times and the maximum rebate of USD15 is allowed per cardholder.
- The transactions that are not successful or cancelled will not be gotten cashback.
- Offers are limited amount, on first come first served basic while stock last.

c. Get 20% cashback for the 1st tenor of transaction that converted into 0% Interest rate Installment Plan:

- Cardholders will enjoy 20% cashback for the 1st term of transaction that converted into 0% Interest rate Installment Plan.
- Each Cardholder can get this offer only one times and the maximum rebate of USD20 is allowed per cardholder.
- If cardholder cancel the Installment transaction, the rebated amount will be debited into customer's credit card.
- This offer is applicable for the first 30 eligible cardholders.

4.3.OTHER TERMS:

- Eligible purchase transactions can be made by Basic credit cardholders or Supplementary credit cardholders.

- Transactions that have been completed (Cardholders will receive notification messages) 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 Cambodia 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 Cambodia shall deduct the transaction from the total value of eligible purchase transactions.
- Sacombank Cambodia reserves the right to reject any Application Form that ineligible, unclear, incomplete and/or not accompanied by supporting documents.

5. HOW TO GET OFFERS:

Sacombank Cambodia 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 Cambodia branch or contact Call Center hotline 023 223 423 and 0978 223 423 for more details.

Sacombank Cambodia is responsible for announcing the Terms and Conditions of this program 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 website Sacombank.com.kh without prior notice and consent.

7. GENERAL TERMS:

- Sacombank Cambodia 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.
- Sacombank Cambodia 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 Cambodia 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.