

TERMS AND CONDITIONS

EARN REWARD POINTS – REDEEM CASH VOUCHERS PROGRAM

I. PROMOTION PERIOD: from 22/06/2020 to 30/09/2020

II. ELIGIBLE PRODUCT: Visa credit cards have been issued by Sacombank Cambodia

III. PROMOTION DETAILS:

Eligible Clients	Offer Details		
New Cardholders	FREE 1 st year Annual fee		
All Cardholders	1. Cardholders will earn 01 Reward point for every spending of \$1 and redeem a lots of attractive Cash Vouchers as bellows:		
	Voucher (*)	Value	Redeem Point
	Supermarket Voucher	\$10	150
	Dining Voucher	\$20	200
	Traveling Voucher	\$50	300
	(*) Supermarket Vouchers/Dining Vouchers are eligible at any supermarket/restaurant. Traveling Vouchers are eligible for buying traveling tour package, air ticket or booking hotel via Online or POS.		
	2. OFF 50% Conversion Fee of 0% Interest rate Installment Plan service for both two terms of 6 month and 12 month.		

IV. ELIGIBLE CLIENTS:

1. NEW CARDHOLDERS:

This offer is applicable for **NEW Cardholders** who meet all of the following requirements:

- “New Clients”: Clients who haven’t ever hold Sacombank Cambodia Visa credit card or had owned but closed the card before Promotion period apply a new Visa credit card within the Promotion period.
- Cardholders who have credit card issued by secured policy will be get **FREE Issuance Fee** offer.
- Cardholders make any purchase with new credit card within 30 days from the card activated.

2. ALL EXISTING CARDHOLDERS:

2.1. Program “EARN REWARD POINTS – REDEEM CASH VOUCHERS”:

- Cardholders will earn 01 Reward point for every spending of \$1. The Reward points shall automatically accrue as the total corresponding purchase volume in the promotion period.
- The Reward points are generated by Supplementary Cardholder shall accrue to the

Primary Cardholder's account.

- "Eligible Purchases" mean retail purchases made locally and/or oversea through Online or POS machines by both Primary and Supplementary Card. The following transactions are not considered as Eligible Purchases and thus will not earn Reward point:
 - i. **Cash advance;**
 - ii. **Fees and charges (for example but not limited to finance charges, late charge, annual fees...)**
 - iii. **Transactions relating to trading of advertising payment through Facebook, Google, Apple...**
- The Reward points will not be accrued on any un-posted or cancelled card transaction. The Reward points will be deducted on refunded transactions in whole or in part, including tax refund on overseas purchases.
- Cardholders may only redeem maximum 02 times within the promotion period.
- Offers are limited amount, on first come first served basis while stock last.
- Cardholders can redeem Reward points to Cash Voucher not later than 30/09/2020.
- The Reward points will be expired on the end of promotion or as soon as the Program runs out of Voucher budget.
- Voucher can be used not later than 31/12/2020.
- Voucher can be used for one purchase transaction; cannot be redeemed or exchanged for cash.
- In case Cardholders make purchase with transaction's amount that is lower than the value of Voucher, Sacombank will cashback the transaction's amount into your credit card account.

❖ **How to get notification of Reward points?**

Cardholders will get notification SMS of total accumulated points on Thursday weekly.

❖ **How to redeem and use a Cash Voucher?**

- **1st step:** The Primary Cardholder redeem point by calling to Call Center 023 223 423 and choose one of three Cash Vouchers that you want to redeem.
- **2nd step:** Using the Voucher by making your purchasing with Visa credit card.
- **3rd step:** Call to Hotline Call Center 023 223 423 and confirm to use your Voucher. Sacombank will cashback the value of your Voucher into Credit card's account on the next working day.

2.2. Off 50% Conversion Fee of 0% Interest rate Installment Plan:

- This offer is applicable for both terms of 6 months and 12 months.
- Eligible transactions need to meet conditions of "0% Interest rate Installment Plan"

service.

V. OTHER TERMS:

- Eligible purchase transactions can be made by Primary cardholders or Supplementary cardholders.
- Transactions that have been completed (Cardholders will receive notification messages) but are not recorded in statement within 30 days 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 Client to provide the financial invoice to prove that the transaction is eligible. In case the Client 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.

VI. FURTHER INFORMATION AND QUERIES:

- Client can visit any Sacombank Cambodia branch or contact Call Center at 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 Clients (including full name, the last four digits of the identification card/Passport and the last four digits of Primary credit card) at website Sacombank.com.kh without prior notice and consent.

VII. 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 Client. If it fails in this respect, disputes will be solved according to local law.
- By entering the program, all cardholders are deemed to have accepted and agreed these Terms and Conditions.