

TERMS AND CONDITIONS

END OF YEAR PROMOTION FOR VISA CREDIT CARD

I. **PROMOTION PERIOD:** from 09/11/2020 to 31/12/2020

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. Cashback 10% (maximum \$10) on every Friday for purchasing transactions via online channel. 2. Special Offer on Black Friday (27/11) for the first 20 Cardholders will get cashback 20% (maximum \$30) for purchasing transactions via online channel. The next Cardholders will get 10% cashback at Offer.

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. Eligible documents are applied from 03/11/2020 to 31/12/2020; issued and activated not later than 15/01/2021.
- 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 CARDHOLDERS (applied from 09/11 to 27/11/2020)**

2.1. **Cashback 10% on every Friday:**

- “Eligible Purchases” mean retail purchases made through online on locally and/or oversea website by both Primary and Supplementary Card. The transactions relating to trading of advertising payment through Facebook, Google, Apple... are not considered as Eligible Purchases.
- Eligible transactions are from \$30 and above.
- Maximum of cashback amount is \$10/Cardholder/01 day
- Each Cardholder may only get maximum of cashback amount is \$10/01 Friday and maximum 03 time of cashback within the promotion period.
- Offer is limited amount, on first come first served basic while stock last.

2.2. **Special Offer on Black Friday (27/11):**

- Eligible transactions are from \$100 and above.

- Maximum of cashback amount is \$30, applicable for the first 20 Cardholders that are eligible of promotion.
- After enough eligible Cardholders get Special Offer, other will get Cashback at Offer 2.1

3. HOW TO GET CASHBACK NOTIFICATION?

- Eligible Cardholders will get notification SMS of cashback amount after Sacombank credit into Credit card account.
- Sacombank will cashback within 3 working days from the eligible date.

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.