

## TERMS AND CONDITIONS

### CREDIT CARD PROMOTION PROGRAM

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

II. **PROMOTION DETAILS:**

FOR NEW CARDHOLDER	
Effective date	Offer
01/06/2021 to 31/07/2021	<b>FREE 1<sup>st</sup> year</b> annual fee
	<b>Cashback 20%</b> for the 1 <sup>st</sup> purchasing (maximum \$10) made payment by Visa credit card
FOR ALL CARDHOLDERS	
Effective date	Offer
01/06/2021 to 30/06/2021	<b>1. Get a Supermarket GIFT VOUCHER worth \$50</b> for TOP Cardholder do transaction during from 01/06/2021 to 30/06/2021, including: <ul style="list-style-type: none"> <li>(i) <b>TOP 12 highest spenders</b></li> <li>(ii) <b>TOP 12 highest Cardholder</b> that have the most number of transaction (just counted on the transaction at least \$5)</li> </ul>
	<b>2. OFF 50% Conversion Fee</b> of 0% Interest rate Installment Plan service for both two terms of 6 month and 12 month.

III. **TERMS AND CONDITIONS:**

1. **FOR 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.
- Eligible transaction is the transaction made payment for purchasing goods and services by Visa credit card (excluding cash withdrawal transaction).
- The transaction of supplementary credit card will be recorded for basic Cardholder.
- Each Cardholder just get cashback for the 1<sup>st</sup> eligible transaction.
- The transaction that is un-posted or cancelled or refunded in whole or in part will be not eligible and Sacombank will recover by debit the cashback amount from your credit card.
- Offers are limited amount, on first come first served basic while stock last.

## 2. FOR ALL CARDHOLDERS:

### 2.1. Get supermarket Voucher worth \$50 for Cardholders in TOP 12:

- “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:
  - o **Cash advance;**
  - o **Fees and charges (for example but not limited to finance charges, late charge, annual fees...)**
- The transaction of supplementary credit card will be recorded for basic Cardholder.
- The transaction that is un-posted or cancelled or refunded in whole or in part will be not eligible.
- The Voucher can be used not later than 30/09/2021 and cannot be redeemed or exchanged for cash.
- The Voucher can be used for just 01 purchase transaction that the winner confirm.
- In case Cardholder make purchase with transaction’s amount that is lower than the value of Voucher, Sacombank just cashback the transaction’s amount into your credit card account.
- Each Cardholder just can get 01 in 02 rewards. In case the Cardholder is in TOP 12 both of 02 rewards, will be gotten the reward with higher position.
- In case there are 02 Cardholder that have the similar spending amount or number of transaction, the reward will be priority for the Cardholder with higher remaining condition.

#### ❖ **Announcement the winner of rewards**

- The final winners will be announced on 05 July 2021 on Sacombank Cambodia Facebook page.

#### ❖ **How to get and use Gift Voucher?**

- **1st step:** Sacombank will call to the winners via mobile phone registered.
- **2nd step:** Using the Voucher by making payment at all supermarkets via your credit card.
- **3rd step:** Call to Hotline Call Center 023223423 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.

## IV. 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.

## V. 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](http://Sacombank.com.kh) without prior notice and consent.

## VI. 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.