

TERMS AND CONDITIONS

CREDIT CARD PROMOTION PROGRAM

I. **ELIGIBLE PRODUCT:** Visa credit card that issued by Sacombank Cambodia

II. **EFFECTIVE DATE:** 03/10/2023 to 31/12/2023

III. **PROMOTION DETAILS:**

Object	Offer								
New Cardholder	<ul style="list-style-type: none"> Free 1st year annual fee or Free issuance fee for secured credit card Cashback \$5 for the first transaction made by credit card within 30 days from the activation date. 								
All Cardholder	a. Enjoy cashback weekly when spending with Visa credit card:								
	<table border="1"> <thead> <tr> <th>Time</th> <th>Promotion</th> </tr> </thead> <tbody> <tr> <td>Every Tuesday & Wednesday</td> <td>Cashback \$2 for every order on Nham24 App, FoodPanda App with minimum order at \$5.</td> </tr> <tr> <td>Every Thursday</td> <td>Cashback \$5 for every spend to payment at any supermarkets with amount at least \$50.</td> </tr> <tr> <td>Every Friday</td> <td>Cashback \$5 for any spending to payment online with amount at least \$50.</td> </tr> </tbody> </table>	Time	Promotion	Every Tuesday & Wednesday	Cashback \$2 for every order on Nham24 App, FoodPanda App with minimum order at \$5.	Every Thursday	Cashback \$5 for every spend to payment at any supermarkets with amount at least \$50.	Every Friday	Cashback \$5 for any spending to payment online with amount at least \$50.
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b. Offer for %0 Installment Conversion Fee:									
<ul style="list-style-type: none"> Free conversion fee with term 6 months. 50% off on conversion fee with term 12 months. 									

IV. **TERMS AND CONDITIONS:**

1. **For new Cardholder:**

- “New Cardholder”: Clients who haven’t ever hold a Sacombank Cambodia Visa credit card apply for a new Visa credit card within the promotional period and activate card within 15 days from the anniversary date.
- For the old cardholder used to own a Sacombank Visa Credit card can get promotion for “New Cardholder” if closing card before 01/04/2023.
- New Cardholders who apply with the secured policy will get FREE Issuance Fee.
- Eligible payment transactions do not include MCC– 6011,6012 (Merchant category code: Cashback withdrawal) with amount at least \$30 made within 30 days from the activation date.
- Offers are limited amount, on first come first served basic while stock last.

2. **For all Cardholder to get cashback offer:**

- “Eligible Spend” is made by both Primary and Supplementary Card and meet conditions of both MCC and minimum requirement amount to get cashback.
- “Online transaction” is the online payment method made on E-commerce trading platform, website that accept payment with Visa card.

- Per Cardholder just gets cashback 01 time per day.
- Offers are limited amount, on first come first served basis while stock last.
- The cashback amount will be credited to your credit card on the next working day.
- 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.

3. For offer of installment conversion fee:

- The transaction amount must meet the minimum requirement amount for each term.
- Eligible transactions need to meet conditions of “0% Interest rate Installment Plan” service.

V. OTHER TERMS:

- Transactions that have been completed (Cardholders will receive notification messages) but are not recorded in your statement within 30 days after will not be eligible.
- Disputed, 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 deducted 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.