

## TERMS AND CONDITIONS

### EXCLUSIVE OFFER FOR KHQR MERCHANT REWARD CAMPAIGN

#### I. CAMPAIGN FOR NEW MERCHANTS:

Target customer	- New merchants: non-term deposit accounts
Applied Period	- From 26/07/2025 to 30/11/2025
Cashback Reward	<ul style="list-style-type: none"> <li>- <b>Shopping Festival Event Reward:</b> KHR 24,000/Merchant (from 26/07/2025 to 27/07/2025).</li> <li>- <b>Regular Bank Campaign Reward:</b> KHR 12,000/Merchant</li> </ul>
Conditions	<ul style="list-style-type: none"> <li>- Merchant must hold both KHR and USD currency account</li> <li>- Must receive at least 100 incoming transactions from different customers via SC mBanking/Bakong during the campaign period</li> <li>- Each transaction must be a minimum of KHR 20,000 or USD 5</li> <li>- Transactions will be accumulated until the promotional ends.</li> <li>- The winner will be announced on SC's official channels.</li> </ul>

#### II. CAMPAIGN FOR ALL KHQR MERCHANT “Keep Scanning, Keep Earning”:

Target customer	- New and existing KHQR merchants: non-term deposit accounts
Applied Period	- From 26/07/2025 to 30/11/2025
Cashback Reward	<ul style="list-style-type: none"> <li>- Each month, the top 10 merchants with at least 100 eligible transactions will be awarded the following rewards: <ul style="list-style-type: none"> <li>- <b>Top 1:</b> KHR 400,000 (1 reward/month)</li> <li>- <b>Top 2:</b> KHR 300,000 (1 reward/month)</li> <li>- <b>Top 3:</b> KHR 200,000 (1 reward/month)</li> <li>- <b>Top 4:</b> KHR 100,000 (1 reward/month)</li> <li>- <b>Top 5–10:</b> KHR 50,000 each (6 rewards/month)</li> </ul> </li> </ul>
Conditions	<ul style="list-style-type: none"> <li>- Merchant must hold both KHR and USD currency account</li> <li>- Merchants must receive at least 100 incoming transactions from different customers, scanned through SC mBanking/Bakong</li> <li>- Transactions will be accumulated until the promotional ends.</li> <li>- Each transaction must be a minimum of KHR 20,000 or USD 5.</li> <li>- Must maintain a monthly average balance at least KHR 2,000,000 or USD 500 during the promotion period.</li> <li>- The winner will be announced on SC's official channels.</li> </ul>

### III. CAMPAIGN FOR MERCHANT REFERRAL REWARD:

Target customer	- New and existing KHQR merchants referring to new merchants
Applied Period	- From 26/07/2025 to 30/11/2025
Cashback Reward	- Successful referral customer: KHR 20,000 / merchant
Condition	<ul style="list-style-type: none"> <li>- The referred merchant must register a non-term deposit account and activate it (Account type: 6008/1008).</li> <li>- Each CIF must hold both KHR and USD currency accounts.</li> <li>- Each referrals merchant can get a cashback reward many times if they can refer to many new merchants.</li> <li>- Each transaction must be a minimum of KHR 20,000 or USD 5.</li> <li>- The eligible referrals merchant will get the reward when the referred merchant must receive at least 10 incoming transactions from different customers, scanned through SC mBanking/Bakong will be eligible to receive the reward</li> <li>- The winner will be announced on SC's official channels.</li> </ul>

### IV. CAMPAIGN FOR LUCKY DRAW REWARD:

Target customer	<ul style="list-style-type: none"> <li>- New and existing Sacombank Customer</li> <li>- Customer from other bank who payment through Sacombank KHQR</li> </ul>
Applied Period	- From 26/07/2025 to 30/11/2025
Cashback Reward	- Top first 10 winner monthly: KHR 50,000/customer
Conditions	<ul style="list-style-type: none"> <li>- Customers who reach at least 100 eligible transactions per month will qualify to have their names entered a lucky draw to receive a reward (transactions include both KHR and USD).</li> <li>- Eligible transactions include KHQR scans made to all categories of individual customers, corporate customers, and merchant account categories.</li> <li>- Each transaction must be a minimum of KHR 20,000 or USD 5.</li> <li>- Customers from other banks must: <ul style="list-style-type: none"> <li>• Input phone number in the payment remark: [086 XXX XXX]. Each payment must include the same phone number. If the phone number is missing or incorrect, a deduction will be applied."</li> <li>• Open a Sacombank account within 2 weeks after winner announcement, then Sacombank staff will further process for</li> </ul> </li> </ul>

	<p>making payment credited to that account opened.</p> <ul style="list-style-type: none"><li>- If the winner does not agree to open an account with SC, the reward will be cancelled.</li><li>- Winners announced within 10 working days of the month end via phone/SMS.</li><li>- One customer receives a reward only during the promotion period.</li><li>- The winner will be credited to their account.</li><li>- The winner will be announced on SC's official channels.</li></ul>
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