

TERMS AND CONDITIONS

VISA CREDIT CARD CASHBACK PROMOTION PROGRAM OF YEAR-END 2025 AND LUNAR NEW YEAR 2026

- I. **ELIGIBLE PRODUCT:** Visa credit cards issued by Sacombank Cambodia
- II. **EFFECTIVE PERIOD:** The program will run from 01 November 2025 to 31 March 2026 and will be divided into two phases.
- **Period 1 covers the Visa Credit Card Cashback Program (Year-End 2025):** from 01 November 2025 to 31 December 2025.
 - **Period 2 covers the Visa Credit Card Cashback Program (Lunar New Year 2026):** from 01 January 2026 to 31 March 2026.

Note: Implementation will commence upon official approval of this proposal. The Bank reserves the right to terminate the program earlier once the allocated budget is fully utilized.

III. PROMOTION PROGRAM DETAILS:

1. For New Cardholders:

- **Applied date:** From 01 November 2025 to 31 March 2026

Offer Type	Offer Details
At issuance	• Free first-year annual fee (for unsecured Platinum cards only). • Free issuance fee (for secured Platinum and secured Classic cards).
At Activation	• Receive USD 5.00 cashback on the first purchase of at least USD 25.00, upon registration and activation of SC Mobile Banking. (Applicable to all new Visa credit cards). • Additional Bonus: An extra USD 5.00 cashback for Visa Secured cardholders (Platinum and Classic) who make their first purchase of at least USD 50.00 (total up to USD 10.00 per cardholder).

2. For All Cardholders:

a. Promotion program: Everyday Cashback – Year-End 2025 Program

- **Applied date:** From 01 November 2025 to 31 December 2025

Offer Type	Offer Details	
Everyday Cashback	• Get 10 % cashback, maximum USD 10.00, on transactions at least USD 30.00	
	Applied date	Eligible Category
	Mon	Grab App (Grab Food, Grab Mart)
	Tue & Wed	All MCC Gas Stations
	Tue & Wed:	Online Shopping & Travel (Shopee, Taobao, AliExpress, Amazon, eBay, Agoda, Booking.com, Trip.com)
	Sat & Sun:	All Supermarkets (MCC 5411 only)

Special Cashback – Thanksgiving & Black Friday	Get 15 % cashback, maximum USD 20.00, on transactions at least USD 100.00.	
	Applied date	Eligible Category
	Thu–Fri (27–28 Nov 2025)	Online Shopping & Travel (Shopee, Taobao, AliExpress, Amazon, eBay, Agoda, Booking.com, Trip.com)

b. Promotion program: Lunar New Year Weekend Cashback in 2026.

- Applied date: From 01 January 2025 to 31 March 2026.

Offer Type	Offer Details	
Weekly Cashback	Get 10 % cashback, maximum USD 10.00, on eligible transactions of at least USD 30.00.	
	Applied date	Eligible Category
	Mon	Grab App (Grab Food, Grab Mart)
	Tue & Wed	All MCC Gas Stations
	Sat & Sun	All Supermarkets (MCC 5411 only)
Lunar New Year Weekend Cashback	Get 15 % cashback, maximum USD 20.00, on transactions at least USD 100.00.	
	Applied date	Eligible Category
	07–08 Feb 2026	All Supermarkets (MCC 5411 only)
	14–15 Feb 2026	All Supermarkets (MCC 5411 only)
	21–22 Feb 2026	All Supermarkets (MCC 5411 only)

c. Promotion program: 0% Installment Conversion Fee Offer

- Applied date: From 01 November 2025 to 31 March 2026

Offer Type	Offer Details
50% Discount	On conversion fee for all Visa credit cardholders
100% Waiver	First 100 Visa Platinum with min. USD 500 conversion

IV. TERMS AND CONDITIONS:

1. New Cardholders Offer:

- Applied Period: 01 November 2025 – 31 March 2026
- Offer Details:
 - Receive USD 5.00 cashback for the first purchase of at least USD 25.00, upon registration and activation of SC Mobile Banking.
 - Additional Bonus: Visa Platinum Secured and Visa Classic Secured cardholders who make their first purchase of USD 50.00 or above will receive an extra USD 5.00 cashback, for a total of up to USD 10.00 per cardholder.
- Conditions:

- Eligible Clients: “New Cardholder” refers to clients who have never held a Sacombank (Cambodia) Visa Credit Card and who apply during the promotional period, with card activation completed within 15 days from the date of issuance.
- Former cardholders may requalify as “New Cardholders” if their previous Sacombank Visa Credit Card account was closed before 01 June 2025.
- Eligible Products: Applicable at issuance for new Visa Platinum (Secured & Unsecured) and Visa Classic (Secured only).
- Eligible Cashback: Applies to all new Visa credit cards. Eligibility requires registration and activation of SC Mobile Banking and completion of the first purchase transaction of at least USD 25.00 (cash advances excluded).
- If the credit card is cancelled within six (6) months of activation, applicable fees will be re-applied per the Card Fee Table.
- Cashback will be credited to the cardholder’s Visa account within 14 working days following the qualifying transaction.
- Each cardholder may receive this cashback once only during the campaign.

2. For All Cardholders:

a. Promotion program: Everyday Cashback – Year-End 2025 Program

- **Applied Period:** 01 November 2025 – 31 December 2025
- **Offer Details:**
 - Weekly Cashback: Get 10 % cashback, maximum USD 10.00, on eligible transactions of at least USD 30.00.
 - Special Holiday Cashback – Thanksgiving & Black Friday: Get 15 % cashback, maximum USD 20.00, on transactions of at least USD 100.00, valid on 27–28 November 2025 only.
- **Conditions:**
 - Eligible Cardholders: All Sacombank Cambodia Visa Classic and Visa Platinum cardholders.
 - Eligible cardholders can earn cashback once per category per week (Grab App, Gas Station, Online/Travel, Supermarket).
 - Supermarket transactions must be coded under MCC 5411 per Visa regulations. Purchases from in-store tenants (electronics, fashion, etc.) are excluded.
 - Grab transactions must be classified under MCC Food Delivery or MCC Grocery.
 - For the Everyday Cashback offer, the maximum total cashback per cardholder during the entire promotion period is USD 10.00.
 - For the Thanksgiving & Black Friday offer, each cardholder can earn this cashback once only (maximum USD 20.00).
 - Thanksgiving & Black Friday cashback applies even if you’ve reached the weekly cap under the Everyday Cashback offer.



- Eligible transactions include purchases made by both primary and supplementary cards, provided they meet MCC and minimum-spend requirements.
- Only retail purchase transactions qualify. Cash advances, balance transfers, fees, and charges are excluded.
- Cashback applies only to transactions made and fully settled within the same Monday–Sunday cycle. Transactions that settle after the cycle ends, or are cancelled, refunded, reversed, or unsettled, will not qualify.
- Cashback will be credited to the cardholder's Visa account within 14 working days after the end of each weekly cycle.
- All offers are subject to budget limits and available on a first-come, first-served basis.

b. Promotion Program: Lunar New Year Weekend Cashback in 2026

- **Applied Period:** 01 January 2026 – 31 March 2026
- **Offer Details:**
 - Weekly Cashback: Get 10 % cashback, maximum USD 10.00, on eligible transactions of at least USD 30.00.
 - Lunar New Year Weekend Cashback: Get 15 % cashback, maximum USD 20.00, on transactions of at least USD 100.00 during the following weekends:

Applied date	Eligible Category
07–08 Feb 2026	All Supermarkets (MCC 5411 only)
14–15 Feb 2026	All Supermarkets (MCC 5411 only)
21–22 Feb 2026	All Supermarkets (MCC 5411 only)

- **Conditions:**
 - Eligible Cardholders: All Sacombank Cambodia Visa Classic and Visa Platinum cardholders
 - Eligible cardholders can earn cashback once per category per week (Grab App, Gas, Supermarket).
 - Grab transactions must be classified under MCC Food Delivery or MCC Grocery.
 - Supermarket transactions must be coded under MCC 5411; purchases from in-store tenants are excluded.
 - For the Everyday Cashback offer, the maximum total cashback per cardholder during the entire promotion period is USD 10.00.
 - During the Lunar New Year Bonus Weekends, each cardholder can earn this cashback once only (maximum USD 20.00).
 - Lunar New Year Weekend Cashback cashback applies even if you've reached the weekly cap under the Everyday Cashback offer.
 - Eligible transactions include purchases made by both primary and supplementary cards, provided they meet MCC and minimum-spend requirements.

- Only retail purchase transactions qualify. Cash advances, balance transfers, fees, and charges are excluded.
- Cashback applies only to transactions made and fully settled within the same Monday–Sunday cycle. Cancelled, refunded, or unsettled transactions will not qualify.
- Cashback will be credited within 14 working days after the end of each weekly cycle.
- All offers are subject to budget limits and available on a first-come, first-served basis.

c. 0 % Installment Plan – Conversion Fee Discount

- **Applied Period:** 01 November 2025 – 31 March 2026
- **Offer Details:**
 - Valid for eligible transactions converted into a 0 % Installment Plan during the promotion period.
 - Applicable for 6-month and 12-month tenors.
 - Cardholders receive a 50 % discount on the conversion fee.
 - The first 100 eligible Visa Platinum cardholders who convert a minimum of USD 500.00 receive a free conversion fee.
- **Conditions:**
 - Eligible Cardholders: All Sacombank Cambodia Visa Classic and Visa Platinum cardholders.
 - Valid transactions must meet Sacombank's installment conversion regulations.
 - Conversion registration must be completed within 30 days from the transaction date.
 - Each Visa Platinum cardholder may register for the free conversion offer once only during the promotion period.
 - The discounted conversion fee will be calculated on the total value of the eligible transaction and collected in the first month of the installment plan.

V. GENERAL TERMS:

- This promotion is open to all Sacombank Cambodia Visa Classic and Visa Platinum primary and supplementary cardholders, unless stated otherwise.
- Sacombank staff are not eligible for the new cardholder offer but are eligible for all existing cardholder offers.
- Transactions must be made with a Sacombank Cambodia Visa Credit Card and successfully settled by the merchant within the promotion period.
- Cashback will be credited to the eligible cardholder's Visa account within 14 working days after the end of each calculation period.
- Offers are subject to budget limits and available on a first-come, first-served basis while stocks last.
- Sacombank Cambodia accepts no liability for notices undelivered due to errors in contact email, address, or phone number provided by cardholders and/or notification letters being

lost, stolen, or damaged.

- Sacombank Cambodia reserves the right to amend, suspend, or terminate this promotion at any time without prior notice.
- In case of any dispute related to this promotion, Sacombank Cambodia will handle it in the most satisfactory way for the customer. If resolution fails, disputes will be resolved according to local law.
- By participating in this promotion, all cardholders are deemed to have read, understood, and agreed to these Terms and Conditions.

VI. OTHER TERMS:

- Transactions that have been completed (Cardholder receives notification) but are not recorded in the statement within 30 days 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 suspicious or ineligible based on transaction time, location, or other factors may be excluded from eligible transactions.
- Sacombank Cambodia reserves the right to request the customer to provide financial invoices to prove transaction eligibility. Failure to do so will result in the transaction being excluded from eligible totals.
- Sacombank Cambodia reserves the right to reject any application that is ineligible, unclear, incomplete, and/or not accompanied by supporting documents.

VII. FURTHER INFORMATION AND QUERIES:

- Customers can visit any Sacombank Cambodia branch or contact Call Center at 023 223 423 / 0978 223 423 for more details.
- Sacombank (Cambodia) Plc. is responsible for publishing these Terms and Conditions and the list of qualified customers (including full name, ID/Passport number, and credit card number) on www.sacombank.com.kh without prior notice or consent.

