

TERMS AND CONDITIONS

SACOMBANK VISA CREDIT CARD REWARDS & SPENDING CAMPAIGN 2026

I. ELIGIBLE PRODUCT

Visa credit cards issued by Sacombank Cambodia

II. EFFECTIVE PERIOD

The promotion period shall be from 03 August 2026 to 30 November 2026.

III. PROMOTION PROGRAM DETAILS

1. NEW CARDHOLDER SECURED VISA CREDIT CARD REWARDS

A. Promotion Details

Benefit		Offer Details		
Welcome Gift		One (01) Sacombank Branded Raincoat*		
Issuance Benefit		Free card issuance fee		
Activation Reward		Cashback rewards are available based on the customer's Fixed Deposit amount and eligible spending, as detailed below:		
Tier	Fixed Deposit (USD Equivalent)	Minimum Spending	Cashback Reward	Customer Limit
Tier 1	USD 500–999	USD 100	USD 5	First 20 eligible customers
Tier 2	USD 1,000–2,999	USD 200	USD 10	First 20 eligible customers
Tier 3	USD 3,000 and above	USD 300	USD 15	First 20 eligible customers

**The Welcome Gift is available to the first 50 eligible customers on a first-come, first-served basis while stocks last.*

B. Specific Terms and Conditions for New Cardholder Secured Visa Credit Card Rewards

1. Eligibility:

- This promotion is applicable to customers who place and maintain an eligible Fixed Deposit as collateral and successfully apply for an eligible Secured Visa Credit Card during the promotion period.

2. Welcome Gift:

- Eligible customers shall receive one (01) Sacombank Branded Raincoat, subject to the available reward quota.

3. Fixed Deposit Requirement

- Customers must maintain the required Fixed Deposit amount at the time of card application and throughout the card approval process.

4. Cashback Reward

- Customers who successfully activate their card and complete eligible retail transactions meeting the applicable minimum spending requirement within thirty (30) calendar days from the card activation date shall receive the corresponding cashback reward.
- Cashback rewards shall be granted according to the applicable reward tier on a first-come, first-served basis, subject to the available reward quota.
- The applicable cashback reward shall be determined based on the Fixed Deposit amount maintained by the customer and the corresponding minimum spending requirement fulfilled.

5. Reward Limitation

- Each customer is entitled to receive only one cashback reward under this promotion.

6. Fixed Deposit Maintenance:

- Sacombank Cambodia reserves the right to reverse or recover any cashback reward granted under this promotion if the related Fixed Deposit is prematurely withdrawn, terminated, pledged as collateral for another obligation, or otherwise becomes ineligible before maturity.

7. Reward Fulfillment

- Cashback rewards shall be credited to the eligible credit card account within thirty (30) working days after the Bank has verified that all promotion requirements have been fulfilled.

2. EXISTING CARDHOLDER PROGRAM

A. Promotion Details

Offer Type	Eligibility	Benefit
Installment Plan Reward	USD 1,000 and above	Free installment fee USD 5 cashback
Installment Plan Reward	USD 500 and above	50% installment fee discount
Food Delivery Cashback	Every Monday	USD 2 Cashback (Min. Spend USD 5)
Gasoline Cashback	Every Wednesday	USD 3 Cashback (Min. Spend USD 30)
Online Payment Cashback	Every Friday	USD 5 Cashback (Min. Spend USD 50)
Supermarket Cashback	Every Sunday	USD 5 Cashback (Min. Spend USD 50)

B. Specific Terms and Conditions for Existing Cardholder Program

1. Installment Plan Reward

- Cardholders who successfully convert an eligible retail transaction into an installment plan with a minimum conversion amount of USD 1,000 during the promotion period shall receive:
 - **Free installment conversion fee; and**
 - **USD 5 cashback.**
- The USD 5 cashback is limited to the first 50 eligible customers on a first-come, first-served basis. Each customer is entitled to receive only one cashback reward during the campaign period.

- Cardholders who successfully convert an eligible retail transaction into an installment plan with a minimum conversion amount of USD 500 during the promotion period shall receive a 50% discount on the installment conversion fee.
- Valid transactions must meet Sacombank's installment conversion regulations.
- Installment conversion registration must be completed within thirty (30) calendar days from the transaction date.

2. Weekly Cashback Offer

• Monday – Food Delivery Cashback

- Applicable only to GrabFood and Foodpanda transactions made every Monday.
- Each eligible transaction must have a minimum amount of USD 5.
- Cardholders shall receive USD 2 cashback per eligible transaction.
- Each customer may receive a maximum of one cashback reward every Monday.

• Wednesday – Gasoline Cashback

- Applicable only to Gasoline transactions made every Wednesday.
- Each eligible transaction must have a minimum amount of USD 30.
- Cardholders shall receive USD 3 cashback per eligible transaction.
- Each customer may receive a maximum of one cashback reward every Wednesday.

• Friday – Online Payment Cashback

- Applicable only to eligible online retail transactions made every Friday.
- Each eligible transaction must have a minimum spending amount of USD 50.
- Cardholders shall receive USD 5 cashback per eligible transaction.
- Each customer may receive a maximum of one cashback reward every Friday.

• Sunday – Supermarket Cashback

- Applicable only to eligible supermarket retail transactions made every Sunday.
- Each eligible transaction must have a minimum spending amount of USD 50.
- Cardholders shall receive USD 5 cashback per eligible transaction.
- Each customer may receive a maximum of one cashback reward every Sunday.

IV. 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.

V. 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.

VI. 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.

