

TERMS AND CONDITIONS

CREDIT CARD PROMOTION PROGRAM

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

II. **EFFECTIVE DATE:** 20/9/2022 to 25/12/2022

III. **PROMOTION DETAILS:**

Object	Offer
New Cardholder	FREE 1 st year annual fee for New Cardholder
	TOP UP \$5 when doing the 1 st transaction via credit card
All Cardholder	Lucky draw program with a lot of Gift Vouchers value up \$100
	Off 50% of 0% installment conversion Fee

IV. **TERMS AND CONDITIONS:**

1. FOR NEW CARDHOLDER:

- “New Cardholder”: Clients who haven’t ever hold a Sacombank Cambodia Visa credit card or closed the card before the promotional period apply a new Visa credit card within the promotional period.
- New Cardholders who have credit card issued by secured policy will get offer of FREE Issuance Fee.
- The first 100 Cardholders who spend a minimum of \$10 on a single purchase/payment transaction via Visa credit card (not including cash withdrawal transaction) during the promotional period will get TOP UP \$5 into Mobile phone number registered in “Credit Card Application Agreement” within 07 working days.
- The transaction of Supplementary credit card will be recorded for Primary Cardholder.
- Offers are limited amount, on first come first served basic while stock last.

2. LUCKY DRAW PROGRAM FOR ALL CARDHOLDER:

2.1. Condition to get Lucky code:

- Each “Eligible Purchases” via credit card values at least \$10 will get **01 Lucky code** to join the “Lucky draw program” and have a chance to get a lot of Gift Vouchers, details:

List of Prize	Value	Number of prize/ Round	Total number of prize/ 3 Round
Supermarket Voucher	\$10	50	150
Dining Voucher	\$20	20	60
Travelling Voucher	\$100	3	9

- “Eligible Purchases” mean retail purchases made locally and/or oversea through Online or POS machines by both Primary and Supplementary Card but not including Cash Withdrawal Transaction.
- The transaction of Supplementary credit card will be recorded for Primary Cardholder.
- A Primary Cardholder can get many Gift Vouchers in each round and whole program.
- The Gift Voucher will be expired within 90 days from the date Sacombank announces to the Winners.
- Whole program will have 03 rounds of lucky draw, the expected schedule to organize the Lucky draw program as below:

Round	For Lucky code issued	Lucky draw date
Round 1	From 20/09/2022 to 19/10/2022	25/10/2022
Round 2	From 20/10/2022 to 19/11/2022	25/11/2022
Round 3	From 20/11/2022 to 25/12/2022	30/12/2022

2.2. Announce to The Winners and how to use Gift Voucher:

- **1st step:** Sacombank will contact to the Winners to announce the prize and guide how to use the Gift Vouchers.
- **2nd step:** The Winners do transaction via credit card.
- **3rd step:** Call to Hotline 023223423 and confirm to redeem the Gift Voucher. Sacombank will cashback the value of the Voucher into Credit card’s account on the next working day.

3. OFF 50% OF INSTALLMENT CONVERSION FEE:

- 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.

V. OTHER TERMS:

- Transactions that have been completed (Cardholders will receive notification messages) but are not recorded in 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 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.

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.