

TERMS AND CONDITIONS

CREDIT CARD PROMOTION PROGRAM

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

II. **EFFECTIVE DATE:** From 01/02/2024 to 30/04/2024

III. **PROMOTION DETAILS:**

Object	Offer											
New Cardholder	<ul style="list-style-type: none"> Free 1st year annual fee for unsecured credit card or Free issuance fee for secured credit card Get 1 E-ticket at Legend Cinema with the first transaction at least \$30. 											
All Cardholder	<p>a. Enjoy cashback weekly when spending with Visa credit card:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Cashback</th> <th style="text-align: center;">Applied</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">3\$</td> <td>For transactions at gas stations with amount at least \$30.</td> </tr> <tr> <td style="text-align: center;">10\$</td> <td>For online transactions to buy tours, airline tickets, and book hotels with amount at least \$100.</td> </tr> </tbody> </table> <p>b. More Friends – More Gifts (Referral Program):</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Object</th> <th style="text-align: center;">Offer</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">For the referrer</td> <td rowspan="2">Each gets one e-ticket at Legend Cinema for every successful activation. (*)</td> </tr> <tr> <td style="text-align: center;">For a new cardholder</td> </tr> </tbody> </table>	Cashback	Applied	3\$	For transactions at gas stations with amount at least \$30.	10\$	For online transactions to buy tours, airline tickets, and book hotels with amount at least \$100.	Object	Offer	For the referrer	Each gets one e-ticket at Legend Cinema for every successful activation. (*)	For a new cardholder
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IV. **TERMS AND CONDITIONS:**

1. For new Cardholder:

- “**New Cardholder**”: Clients who haven’t ever hold a Sacombank Cambodia Visa credit card or for the old cardholder used to own a Sacombank Visa Credit card can get promotion for “New Cardholder” if closing card before 01/06/2023.
- New Cardholder who apply with the unsecured policy will get free 1st year annual fee and New who apply with the secured policy will get free issuance fee successful activation.
- Sacombank will change to the normal fee if the cardholder does not activate the card within 15 days from the anniversary date.
- Cardholder who spend a minimum of \$30 on a single purchase/payment transaction via Visa credit card during the promotional period will get 1 E-ticket code at Legend Cinema.
- The e-ticket at Legend Cinema will be sent SMS via your registered phone number on the next working day from the date enough conditions.
- Eligible payment transactions do not include MCC–6011,6012 (Merchant category code: Cashback withdrawal).
- Offers are limited amount, on first come first served basic while stock last.

2. For all Cardholder to get cashback offer:

2.1. Cashback \$3 on every spend \$30 at gas stations:

- Cardholder can receive \$3 cashback on every transaction at gas stations with a minimum spend of \$30.
- Each cardholder can receive cashback once per week, a maximum of three times during the promotional period.
- **"Eligible Spend"** refers to retail purchases made at MCC (gas station) through POS machines by both basic and supplement card.

2.2. Cashback \$10 on every spend \$100 for online transactions:

- Cardholder can receive \$10 cashback on every online transaction with a minimum spend of \$100 for buying tours, airline tickets, and booking hotels.
 - Each cardholder can receive cashback once during the promotional period.
 - **"Online transaction"** refers to the online payment method made on e-commerce trading platforms and websites that accept payment with Visa cards, including both basic and supplement cards.
- 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.
 - Offers are limited amount, on first come first served basic while stock last.

3. Referral Program:

- The referrer and the new cardholder both receive one e-ticket at Legend Cinema for a successful activation.
- Both referrer and new cardholder can receive many offers at the same time if meet the conditions.
- The e-ticket at Legend Cinema will be sent via SMS to your registered phone number on the next working day from the date enough conditions.

V. OTHER TERMS:

1. Transactions that have been completed (Cardholder will receive notification messages) but are not recorded in your statement within 30 days after will not be eligible.
2. Disputed, cancelled and/or reversed transactions during the promotion period will be deducted from the total value of eligible purchase transactions.
3. 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.
4. 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:

1. Client can visit any Sacombank Cambodia branch or contact Call Center at 023 223 423 and 0978 223 423 for more details.
2. 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:

1. Sacombank Cambodia accepts no liability for notices undelivered due to errors in contact email, address and/or phone number provided by cardholder and/or notification letters being lost, stolen or damaged.
2. Sacombank Cambodia reserves the right to amend and/or alter any of these Terms and Conditions at any time without giving any prior notice.
3. 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.
4. By entering the program, all cardholder is deemed to have accepted and agreed these Terms and Conditions.