

TERMS AND CONDITIONS

CREDIT CARD PROMOTION PROGRAM

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

II. **EFFECTIVE DATE:** From 20/06/2024 to 31/08/2024

III. **PROMOTION DETAILS:**

Object	Details		
New Cardholder	Offer	Visa Classic	Visa Platinum
	When issuing	<ul style="list-style-type: none"> • Free 1st year annual fee for unsecured credit card • Free issuance fee for secured credit card. 	
	When activating	<ul style="list-style-type: none"> • Get 1 E-ticket at Legend Cinema. 	<ul style="list-style-type: none"> • Get 1 Brown coffee member card worth \$10.
All Cardholder	a. Enjoy discount offer:		
	Offer	Visa Classic	Visa Platinum
	foodpanda app	<ul style="list-style-type: none"> • Get instantly discount \$2 for every order with minimum amount of \$5 on the foodpanda app (applied from 24/06/2024 to 20/07/2024). 	
	%0 Installment Conversion Fee	<ul style="list-style-type: none"> • No conversion fee on the Sacombank Cambodia's 15th birthday occasion (applied within the first 30 days until 20/07/2024). • 50% off for the remaining promotional period. 	
	b. Referral Program:		
Offer	For the referrer		
	<ul style="list-style-type: none"> • Get one pair of e-ticket at Legend Cinema for every successful activation. 		

IV. **TERMS AND CONDITIONS:**

1. For new Cardholder:

- **"New Cardholder"**: Customer 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 they close their card before January 1, 2024.
- New cardholder who apply for a Visa credit platinum card or Visa credit classic card in promotional period with the unsecured policy will get free 1st year annual fee when activating card.
- New cardholder who apply for a Visa credit platinum card or Visa credit classic card with the



secured policy will get a free issuance fee for successful activation.

- There is no limit on the number of eligible new cardholders who apply for the Visa Credit Classic and will get one free e-ticket at Legend Cinema upon successful activation. (The e-ticket code at Legend Cinema will be sent via SMS to your registered phone number on the next working day if there are enough conditions).
- The first 100 eligible new cardholders apply for Visa credit platinum will get free one-member card worth \$10 at Brown Coffee after activating card.
- Offers are limited amount, on first come first served basis while stock last.
- If the credit card is issued during the program period but the customer requests to close or cancel the card within 6 months from the activation date, the customer will be required to pay the required payment fees according to the card fee schedule for each period.

2. For all Cardholder:

a. Instantly discount \$2 on foodpanda application (app):

- Get instantly discount \$2 for every order with minimum amount of \$5 on the foodpanda app.
- The promotion applies for all Sacombank cardholders when choosing the Sacombank Visa credit card as the payment method on the foodpanda app.
- Eligible cardholders will get instantly discount on the app when entering the correct discount code.
- Cardholder can enjoy discount with the maximum of 03 times through the promotional period, not including other promotions on the app.
- The offer may end early when the budget runs out, and you will be notified directly on the foodpanda app.

b. Conversion Fee Offer

- Free conversion fee with term 6 months and 12 months on the Sacombank's 15th birthday occasion (applied within 30 days from the starting date until 20/07/2024).
- 50% discount on conversion fee for the remaining promotional period.
- The transaction amount must meet the minimum required amount for each term.
- Eligible transaction need to meet conditions of "0% Interest rate Installment Plan" service.

c. Referral Program:

- The referrer will receive one pair of e-ticket at Legend Cinema for a successful activation.
- A successful referral is considered valid after activating the credit card issued to the referee.
- The referrer is an existing individual customer who is using at least one product or service from Sacombank (not in the status of canceling or locking the service).
- 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 Customer to provide the financial invoice to prove that the transaction is eligible. In case the Customer 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. Customer 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 Customer (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 Customer. 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.

