

CASHBACK PROGRAM TERMS AND CONDITIONS FOR SACOMBANK VISA PLATINUM CREDIT CARD

I. **Eligible customers:** Sacombank Visa Platinum credit cardholders.

II. **Program details:**

- For payments with Sacombank Visa Platinum credit card, customers are entitled to the cashback on the total eligible spending amount:
 - ✓ 1% for domestic transactions.
 - ✓ 3% for abroad transactions.
- Cashback period: every month, the cashback amount will be automatically credited to Visa Platinum card after 15-20 days from statement date.
- Maximum cashback amount: 20.00USD/ statement period.

III. **Terms and conditions:**

1. **Eligible card/ cardholders:**

- Be the cards as specified in section I.
- There are eligible transactions made by cardholders.
- Card is not canceled/closed and valid at the time Sacombank processed the cashback payment. If the card is no longer active and has been replaced by a new card, the replacement card may be entitled to the cashback value (replaced card must be the same product).

2. **Eligible transactions:**

2.1. Conditions of eligible transactions:

- Transaction using eligible card to pay for goods and services through card acceptance devices and electronic methods to serve personal consumption need.
- Transaction that has been successfully processed and recorded into Sacombank system (transactions shown on the customer's statement).
- In case a transaction has been made but subsequently canceled, partially or wholly refunded due to a system error, from the Customer or the 3rd party cancel/ refund the



transaction, the canceled, partial or full refund amount will be deducted from the eligible transaction amount.

- In case there is supplementary card, supplementary card's eligible transactions will be considered as primary card's eligible transactions.
- Eligible transactions must be compliant with the law of Cambodia.

2.2. Ineligible transactions:

- Cash withdrawal transactions (including cash withdrawal transactions at ATM or POS or cash withdrawal in any other forms); gambling transactions; fee and interest transactions; transactions arising due to system errors.
- Overseas foreign exchange, stocks purchase, financial investment transactions.
- Tax refund transactions.
- Any transaction that Sacombank suspects that the transaction specified in section 2.1 above is not eligible for a cashback under the provisions including the following cases:
 - Customers perform fraudulent or chargeback transactions with the reason that the cardholder did not conduct transactions, payment transactions did not arise from the purchase and sale of goods and services;
 - Customers conduct payment of airline tickets/ electricity, water/ telecommunication bills/insurance premiums, multi-level cosmetic business for others, etc;
 - Payment transactions for business expenses, not for personal spending purposes;
 - Payment transactions at merchants that Sacombank assesses have signs of fraud based on the abnormal behavior, frequency, transaction amount of customers in each period;
 - Chargeback transactions;
 - Other cases according to Sacombank regulations from time to time.

3. Responsibilities of Sacombank:

- To credit the cashback amount to the eligible card of eligible primary cardholder no later than 20 days after each cashback period.



- To resolve customer's complaints about cashback amount within 30 working days from the date of receive of the complaint.
- In case cardholder's complaint was right and cardholder provided all invoices and relevant documents, Sacombank will credit the adjusted cashback amount (if any) into cardholder's account in next cashback period/next statement.

4. Rights of Sacombank:

- Sacombank reserves the right to make a final decision in the approval of eligible transactions/eligible cards and to process the cashback program.
- In case Sacombank doubt that customer may abuse the program or use the card inappropriately..., Sacombank reserves the right to request customer to provide transactions invoices (including card payment slip and sales invoices) and other documents to prove that transaction eligible. Customer is responsible for providing eligible documents/invoices within 05 working days after receiving Sacombank request. In case customer cannot provide documents after that time, customer's transactions are deemed ineligible.
- Sacombank reserves the right to decline cashback in cases that cardholder's transactions ineligible as clarified in section 2 or customer cannot provide or provide not enough transaction invoices within specified time or transaction invoice that customer provided are inappropriate, unclear or violate T&C of the program. Decision of the bank is the final one and customers are deemed to agree with that.
- Sacombank reserves the right to debit cardholder account the cashback amount that Sacombank paid without prior notice to customer in case there're mistakes in cashback process or based on ineligible transactions that clarified in section 2 or customer cannot provide or provide not enough transaction invoices within specified time or transaction invoice that customer provided are inappropriate with T&C of program.
- Sacombank is exempted from force majeure events such as fire, flood, earthquake, card processing system error... which caused the cardholder's transactions misleading or impossible to perform or not transmitted to the bank's system, which cause delay in cashback payment process as regulated in T&C of the program.



- In case Sacombank is not acquiring bank, Sacombank is exempted from the cases of incorrect MCC registered by acquiring banks and Visa Platinum or in case Visa Platinum and/or acquiring bank and/or merchant changed MCC without notice to Sacombank.
- Sacombank will notify customer on cashback payment via following channels Email/SMS/Mobile app alert... depending on available resources from time to time. Sacombank is exempted from the cases that Sacombank cannot contact customer using customer's information registered with Sacombank.
- Sacombank reserves the right to change or adjust the terms and conditions of the program at any time by public announcement on Sacombank's website (<https://www.sacombank.com.kh/>)

5. Responsibilities of Cardholders:

- The cardholder is responsible for keeping all transaction documents and invoices (including card payment slips and sales invoices) and providing them to Sacombank upon request.
- In case of complaint, cardholder is responsible for providing invoices, transaction documents and other relevant documents within 05 working days after the appeal time ended to prove the cardholder's benefit. The cardholder will not have the right to appeal if after that time, the cardholder cannot provide relevant proof.
- By participating in this program, the cardholder acknowledges that he/she knows and accepts all conditions and terms of this program; adjustments (if any); all terms and conditions in Sacombank credit card application and agreement.

6. Rights of Cardholders

- Cardholders have the right to complain about the cashback amount within 5 days after receiving Sacombank's notification. After this time, the Cardholder is deemed to agree with the result of Sacombank's cashback program.
- Primary Cardholder is responsible for making complaints with the Bank. For inquiries and complaints related to the program, please contact nearest Sacombank branches or 24/07 Customer Contact Center via hotline 023 223 423/ 0978 223 423.

