



Apply CUBC Credit Card - Get Free Personal Accident Insurance

I. Definitions

- CUBC refers to Cathay United Bank (Cambodia) Plc.
- Merchant refer to Fortune Life Insurance Plc.

II. Marketing Campaign Terms & Conditions

- Promotion Period: 01 October 2026 ~ 31 March 2027
- This marketing campaign is applicable to new CUBC Credit Card holders who apply during the Promotion Period and are also new Fortune Life Insurance customer, limited to the first **500** applications approved by Fortune Life Insurance Plc.
- **Definition:**
 - New CUBC Credit Card Holder refers to an individual who
 - (1) Is applying for a CUBC credit card for the first time; or
 - (2) Is re-applying for a CUBC credit card, provided that their previous card was closed before 01 January 2025.
- New Fortune Life Insurance Customer refers to an individual who does not hold any active insurance policy issued by Fortune Life Insurance Plc. at the time of application.
- Eligible cardholders must sign the relevant application form to receive a complimentary 6-month Personal Accident coverage with a sum assured of up to USD 8,000.
- Upon successful approval of the credit card application, Fortune Life Insurance Plc. will contact eligible cardholders directly to complete the free enrollment process for this campaign.
- This campaign is exclusively available for applications submitted through designated channels as determined by CUBC and Fortune Life Insurance Plc.
- To be eligible for any claim, the cardholder's account must remain active and in good standing with CUBC at the time of the accident.
- CUBC and Fortune Life Insurance Plc. reserve the right to amend, vary, suspend, or terminate this marketing campaign and its terms and conditions at any time without prior notice
- For more information, please visit www.cathaybk.com.kh or contact customer service at (+855) 69 88 55 00.
- Claims are subject to the specific policy terms and conditions, and exclusion of Fortune Life Insurance Plc.
- By participating in this promotion, you voluntarily provide personal information to Fortune Life Insurance Plc.



Free Personal Accident Coverage *(For CUBC Credit Cardholders)*

Definitions:

- **Accident** refers to sudden event that results in death or injury of the Life Assured, caused by any external force without the intention or expectation of the Life Assured, excluding any process caused by disease, aging, or deterioration.
- **Accidental Death** refers to death of the Life Assured resulted from an accidental cause, and such death occurred within 90 days after such injury and before the termination of this marketing campaign.
- **Accidental Total and Permanent Disability (Accidental TPD)** refer to a condition where the life assured becomes totally and permanently disabled solely as a direct result of an accident, with no other contributing medical cause. The disability must be continuous for a specified period, and be certified by a qualified medical practitioner as:
 - Total – the life assured is completely unable to perform any occupation or engage in any gainful work for which they are reasonably qualified by education, training, or experience.
 - Permanent – the disability is deemed irreversible and not expected to recover in the future.
 Accidental TPD may also include loss of use or severance of:
 - Loss of sight of both eyes; or
 - Severance / total loss of use of both arms from wrist upward; or
 - Severance / total loss of use of both legs from ankle upward; or
 - Complete blindness in one eye and severance / total loss of use of one arm from wrist upward; or
 - Complete blindness in one eye and severance / total loss of use of one leg from ankle upward; or
 - Severance / total loss of use of one leg from ankle upward and severance / total loss of use of one arm from wrist upward.

Exclusions:

Party A shall not be liable to pay any benefits under this marketing campaign if the claim arises directly or indirectly from any of the following circumstances:

- a) Intentional actions including but not limited to: using stimulants, narcotics, committing suicide or deliberately committing suicide, or purposely hurting himself/herself/themselves regardless of being sane or insane; or
- b) Unlawful acts of Life Assured, violating law and regulations as regulated in Cambodia Criminal Law; or
- c) War (with or without declaration), civil war, armed conflicts, or other forms of violence; or
- d) Taking part in aviation activities except for being a passenger in commercial flights according to flight schedule; or
- e) Accident happens while being a passenger or driver in Tuk Tuk if the Tuk Tuk operator is not legally licensed; or
- f) Military or naval service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order; or
- g) Performing surgery on request. Surgery on request refers to medical procedures, including plastic surgery, not necessarily on a medical basis, involved life of Life Assured, being conducted upon Life Assured request; or
- h) Life Assured being under the influence of alcohol, beer, or drugs not prescribed; or
- i) Pre-existing physical or mental conditions not fully and accurately disclosed prior to the effective date of this campaign;
- j) Participates in dangerous activities including but not limited to: scuba diving, bungee jumping, parachuting, mountaineering, horse racing, or racing on any wheeled means; or
- k) Engages in fighting, scuffling, or standing against arrests of authorized personnel; or
- l) Related complications due to pregnancy, childbirth.

