

**ធនាគារ កាថេ យូណៃតឺត**  
 Cathay United Bank 匯豐銀行

## REWARDS PROGRAM

**Rewards Your Daily Life with CUBC Credit Card**

- Each purchase amount earn 0.5% rebate as the basic CashPoint
- Special Promotion for CashPoint

Rebate	Eligible for Cambodia POS Purchase
Up to 1.5%	Restaurant, Café, Supermarket, Gas Station
1.0%	Every purchase

## Rewards Program

### I. Definition:

- **CUBC** refers to Cathay United Bank (Cambodia) Corporation Limited.
- **Merchant** refers to any merchants that accept cards payment.
- **Rewards Program** refers to CashPoint which is earned from any purchase with minimum of USD1 that is eligible to all CUBC Credit Cards.
- **CashPoint** is the reward point that has been earned under the Program and supplementary card's CashPoint is credited to Primary Card's account.
- CashPoint can be seen in CUBC mBanking App.
- The validation of earned CashPoint is twenty-four (24) months from the posted months.
- This Program is not eligible for the expired, closed, and late payment card to be participated.
- CashPoint is none transferable to other credit card accounts and if there is any refund transaction, CashPoint will be reversed.
- CUBC reserves the rights to extend or terminate the program without prior notice.
- Promotion Period: 01<sup>st</sup> Feb ~ 31<sup>st</sup> Dec 2024.

### II. Terms & Conditions:

- Eligible for CUBC Credit Cardholders to earn CashPoint with the following table:

Earning CashPoint	Classic & Gold	Platinum	World & Infinite
Each USD1 Purchase	0.5%		
Boost-UP	1.0%	1.5%	

- For each USD1 purchase, all the credit card types will earn 0.5% rebate CashPoint.
- **Boost-up CashPoint:** Earn up to 1.5% rebate CashPoint for each individual card type of USD1 POS domestic purchase at Supermarket, Restaurant, and Gas Station that identified by Visa/Mastercard's MCC CODE as the following:

Merchant Type	MCC	MCC Title
Restaurant	5811 5812 5813 5814	<ul style="list-style-type: none"> <li>• Eating Places and Restaurants</li> <li>• Drinking Places (Alcoholic Beverages) - Bars, Taverns,</li> <li>• Nightclubs, Cocktail Lounges, and Discotheques</li> <li>• Lounges, and Discotheques</li> </ul>
Supermarket	5411	<ul style="list-style-type: none"> <li>• Supermarkets</li> </ul>
Gas Station	5541 5983 5172	<ul style="list-style-type: none"> <li>• Service Station (with or without assistance)</li> </ul>

- **Domestic POS Purchase:** Earn 1% rebate CashPoint for all CUBC credit card when you make transaction by POS domestic purchase in Cambodia.
- **CashPoint** will be earned for each individual card type. Example: Mr. A using Visa Gold Credit to make purchase in an amount of USD100 on Boost-up Category, Mr. A will earn 1 CashPoint.
- CUBC reserves the rights of re-computing any earned CashPoint for the cardholder to correct any errors or to change the conversion rate on Rewards Program without prior notice.
- CUBC will not be liable outside events beyond reasonable control, including system malfunction, bank regulation, and government action prohibiting.

If you have any questions related to Rewards Program, please contact us for further information via email [rewards@cathaybk.com.kh](mailto:rewards@cathaybk.com.kh) or via call 023 88 55 00 or 069 88 55 00.