



## Redemption Program 2025

### I. Definition

- **CUBC** refers to Cathay United Bank (Cambodia) Plc.
- **Redemption Program**, created by CUBC, refers to redemption of CashPoint to Cashback Redemption or Premium Redemption and other benefits to experience with our preferred partners.
- **CashPoint** is the reward point that has been earned under the Rewards Program, and the supplementary card's CashPoint is credited to the primary card's account.
- **Merchant** refers to any merchants that accept cards payment.

### II. How to redeem with CashPoint?

- ❶ Send Email to [rewards@cathaybk.com.kh](mailto:rewards@cathaybk.com.kh) from the registered email of the credit card.
- ❷ Visit CUBC Branches.
- ❸ Contact CUBC Customer Service via: (+855) 23/ 69 88 55 00

### III. Redemption Options with CashPoint

Enjoy exclusive privileges with CUBC's preferred partners

Redemption Options	CashPoint	Remark
Cashback	1 CashPoint = USD 1	Maximum Cashback USD30 per month
Global Plaza Premium Lounge	12 CashPoint per visit	Platinum, World/Infinite Credit Cards only
KrisFlyer Miles	10 CashPoint = 500 Miles	Primary Cardholder and KrisFlyer member.
Cathay Healthcare Management	1 CashPoint = USD 1	Redeem 100% of CashPoint earned
Madison Taipei Hotel	1 CashPoint = USD 1	Redeem 100% of CashPoint earned
Brown Card Top-Up	8 CashPoint = USD 10	Mastercard Primary Credit Card



#### IV. Terms & Conditions

- Program period starting from **01<sup>st</sup> January ~ 31<sup>st</sup> December 2025**.

#### CashPoint to Cashback

- For **1 CashPoint** is equal to **USD1 Cashback**.
- Per credit card account is eligible to redeem the total of **USD30 Cashback** Redemption per month.
- Cashback Redemption is eligible for credit card customers who have an outstanding balance each month of their Credit Card Statement. In the event that a credit card customer has no outstanding balance, they are required to make new transaction within the redemption month.
- The cashback amount will be credited into the credit card account within 5 days after the approval date. The cashback transaction will be shown in the next following credit card statement.

#### Global Plaza Premium Lounge |



- Accessing to Plaza Premium Lounge with **12 CashPoint** per visit.
- Applicable for CUBC Platinum and World/Infinite Credit Cards only.
- Cardholder needs to present as following:
  - CUBC credit card at the Plaza Premium Lounge.
  - Valid international flight boarding pass, passport.
  - The boarding pass or flight ticket must be in the same name as the card and the passport.
- Maximum entitled visits per one national ID of cardholders in promotion period:
  - Platinum Credit Card: up to 5 visits
  - World/Infinite Credit Card: up to 10 visits
  - Maximum 2 visits per NID in a day
- This privilege only applies to CUBC Platinum and World/Infinite credit cardholder's own use and cannot be transferred to others.
- If cardholder had more than one CUBC credit card, the total visits is subject to the highest entitled visits of the card.
  - **Example:** Ms. S has one CUBC Visa Platinum credit card and one Visa Infinite credit card and the total entitled visit for Ms. S is 10 visits. Mr. A has one CUBC Visa Platinum credit card and one Mastercard Platinum credit card, and the total entitled visit for Mr. A is 5.
- After service is consumed within 2 ~ 4 weeks, CUBC will deduct 12 CashPoint from the credit card account per visit.



- When performing CashPoint deduction, if the CashPoint balance is insufficient or the credit card is invalid, USD32/per visit will be charged in the credit card account as the accessing fee.
- If the cardholder has any accompanying infants, the first accompanying infant (aged 2 or below) is free of charge. Any accompanying guest (aged 12 years old or above) shall be entitled to a **20% discount** off the listed price for the entrance fee, and the payment shall be settled by the cardholder on the spot.
- Find the [eligible lounge here](#).

### Air-Mileage Points |



- Eligible for Primary Cardholders only.
- Primary Cardholders needs to call CUBC hotline to convert CashPoint for Air Miles.
- Cardholder must have a valid KrisFlyer account before redemption.
- The member ID should be 10 digits (all numeric). To enroll, visit KrisFlyer at [www.krisflyer.com](http://www.krisflyer.com).
- Each 10 CashPoints can be redeemed for 500 miles. Mileage redemption requires a minimum of 500 miles per request and is limited to a maximum of 5,000 miles per month.
- Each redemption must be to an account bearing your own name, and not to a supplementary card member or any other person's Points account.

### CUBC Merchant Partner |



國泰健康管理  
Cathay Healthcare Management



MADISON  
TAIPEI 慕軒飯店

- Promotion period: **16<sup>th</sup> December 2024 ~ 31<sup>st</sup> December 2025**
- Applicable for CUBC Visa Infinite Credit Card only.
- Eligible merchant partners:

CUBC Merchant Partners	Redeem Rate
Cathay Healthcare Management	1CashPoint = USD1 Cashback
Madison Taipei Hotel	

- Per credit card account is eligible to redeem 100% of CashPoint earned on the total expense amount on CUBC merchant partners per requested.

### Refresh with Brown Coffee | BROWN

- Promotion period: **01<sup>st</sup> April – 31<sup>st</sup> December 2025**
- Exclusive for **CUBC Mastercard primary credit card only**.
- Limit offer **200 units** (first come, first served basis)
- Each credit card account is eligible to redeem **8 CashPoint = USD10 Top-Up per month**.



- To redeem 8 CashPoint for USD10 Top-up in Brown Coffee's app wallet, cardholder must possess a Brown Reward Membership and provide a valid **Member Card Number (9 digits) and Serial Number (6 digits)**. The Top-up amount will be directly transferred to the Brown Reward Membership Account.
- Cashback redemption is eligible for credit card customers who have a total new purchase of at least **USD 10** within one month. If a cardholder has no outstanding balance, they must make a new transaction during the redemption month to qualify.

V. **Other**

- The redemption process for Cashback and Brown Card top-up takes up to 5 working days from the request date.
- 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.

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 (+855) 23/ 69 88 55 00.

