



# 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



## Rewards Program 2025

### I. Definition

- **CUBC** refers to Cathay United Bank (Cambodia) Corporation Limited.
- **Merchant** refers to any merchants that accepts card payment.
- **Rewards Program** refers to CashPoint, which is earned from any purchase with a minimum of USD1 that made payment with all CUBC Credit Cards.
- **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.
- CashPoint can be seen in CUBC mBanking App.
- The Validation of earned CashPoint is twenty-four (24) months from the posted months.

### II. Terms & Conditions

- Promotion Period: 01<sup>st</sup> January ~ 31<sup>st</sup> December 2025
- This program is not eligible for the expired, closed, and late payment card to be participated.
- Eligible for all CUBC Credit Cardholders to earn CashPoint as the following table:

Earning CashPoint	Classic & Gold	Platinum	World & Infinite
Each USD1 Purchase	0.5%		
Boost-Up (up to 1.5%)	1.0%	1.5%	

- Each USD1 purchase for all credit card types earns 0.5% as basic CashPoint.
- **Boost-up Cashpoint:** Earn up to 1.5% rebate CashPoint for the selected POS domestic purchase at merchants that are 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>

- CashPoint will be earned for each individual card type. Example: Mr. A using Visa Gold Credit Card to make purchase in an amount of USD100 on Boost-up Category, Mr. A will earn 1 CashPoint.
- CUBC reserve 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.
- CashPoint is none transferable to other credit card accounts and if there is any refund transaction, CashPoint will be reversed.
- CUBC will not be liable outside events beyond reasonable control, including system malfunction, bank regulation, and government action prohibiting.
- CUBC reserve 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.

