



REWARDS PROGRAM
Rewards Your Daily Life with CUBC Credit Card

Each purchase amount will earn up to 1.5% Rebate CashPoint

Rebate	Eligibility Criteria
Up to 1.5% on Domestic POS Purchase	Restaurant & Café, Supermarket, and Gas Station
Earn 1.5% on Oversea Purchase (Non-USD)	Oversea purchase with non-USD for World/Infinite
Earn 0.5% Basic CashPoint	Every other purchases

Cathay United Bank **Platinum** **VISA**

Rewards Program 2026

I. Definition

- CUBC refers to **Cathay United Bank (Cambodia) Plc.**
- **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: **01st January ~ 31st December 2026**
- 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
1	Domestic POS Purchase (Selected Merchants)	1.0%		1.5%
2	Oversea Purchase (Non-USD)		0.5%	1.5%
3	Every other purchases			0.5%

- **Domestic POS Purchase:** Earn up to 1.5% rebate CashPoint on domestic POS purchase at selected merchants, as identified by Visa/Mastercard's MCC CODE as the following:

Merchant Type	MCC	MCC Title
Restaurant & Cafe	5811 5812 5813 5814	<ul style="list-style-type: none"> • Eating Places and Restaurants • Drinking Places (Alcoholic Beverages) - Bars, Taverns, • Nightclubs, Cocktail Lounges, and Discotheques • Lounges, and Discotheques
Supermarket	5411	<ul style="list-style-type: none"> • Supermarkets
Gas Station	5541 5983 5172	<ul style="list-style-type: none"> • Service Station

- **Earn 1.5% for Oversea Purchase with Non-USD** for Mastercard World and Visa Infinite only.
- **Earn 0.5% Basic CashPoint for every other purchases** for all credit card types.
- 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 or via call (+855) 23/ 69 88 55 00.

