



**ធនាគារ កាថេ យូណៃតឺត**  
Cathay United Bank 國泰世華銀行

## 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



## 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: **01<sup>st</sup> January ~ 31<sup>st</sup> 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"> <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</li> </ul>

- **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](mailto:rewards@cathaybk.com.kh) or via call (+855) 23/ 69 88 55 00.

