



Terms and Conditions

1. Promotion Period

The KHQR Merchant Promotion (“Promotion”) is organized by Cathay United Bank (Cambodia) Corporation Limited (“CUBC” or “Bank”) which is effective from 15/03/2024 until 31/07/2024 (“Promotion Period”).

2. Reward

The customer will be entitled to win the following Reward of the Promotion upon fulfilling the terms and conditions in this Promotion.

- i. Get an additional interest 1.5% P.A. on current interest rate (this interest rate must be capped at 15.00 USD per month); and/or
- ii. Get a chance to enter the lucky draw to win cash prizes up to 250.00 USD which will be conducted monthly and one-time cash prize of 500.00 USD that will be conducted at the end of the promotion (“Lucky Draw”).

3. Eligibility

- The promotion is eligible for CUBC Saving account and Digital account holders who have applied for KHQR with CUBC only;
- The customer must have an average ending balance amount from 500.00 USD to 10,000.00 USD or the equivalent in Khmer Riels in CUBC Saving account and/or Digital accounts to be eligible for the Promotion.

4. Criteria to Get a Chance to Win the Lucky Draw

- i. **Cash Prize of 100.00 USD (“Group A”):**
 - Customers must receive at least 10 KHQR payments from other local banks per month
 - Customers must have an average monthly ending balance between 500.00 USD to 1,000.00 USD or equivalent in KHR
- ii. **Cash Prize 250.00 USD (“Group B”):**

- Customers must receive at least 30 or above KHQR payments from other local banks per month
- Customer must have an average monthly ending balance between 1,000.01 USD to 10,000.00 USD or equivalent in KHR

The lucky draw for group “A” and “B” will be conducted and announced within 15 business days of the following month throughout the promotion period.

iii. **For 500.00 USD Cash Prize:**

- Customers who fit the criteria in both group A and B who are eligible for at least 3 months cumulatively in the duration of the lucky draw promotion will be eligible for the one-time final lucky draw
- Customers who have not won 100.00 USD or 250.00 USD cash prize throughout the promotion period will be eligible for this one-time final lucky draw promotion.

The one-time final lucky draw will be held within 15 business days of the following month after the Promotion Period ended.

5. Terms and Conditions

- The Bank will credit the additional interest to customer CUBC accounts directly within 15 business days of the following month throughout the promotion period.
- KHQR payments from other local banks must be a minimum of 2.00 USD or equivalent to that amount in Khmer riels per transaction.
- Each customer is only eligible for one cash prize throughout the promotion.
- For the 1.5% P.A. incremental interest reward, customer is eligible to receive the additional interest if their average balance is from 500.00 USD - 10,000.00 USD or of the equivalent to that amount in Khmer riels and must receive at least 10 KHQR payments from other local banks per month. Interest amount is capped at 15.00 USD per month.
- Transaction count cannot be combined with customer’s other joint accounts.
- Transaction of the same sender can only be counted one per day. CUBC will review all transactions in case any abnormality occurs.
- Staff of CUBC is not eligible for this promotion.
- CUBC reserves the right to dismiss the customer if fraud is found.
- Customer Service Team of CUBC will contact the winner through phone call to notify if customer win the prize.
- For the winner whom CUBC cannot contact for three (3) consecutive times, the said winner will be deemed invalid and the prizes shall be forfeited.
- The prize will be awarded at headquarter of CUBC with the valid proof of winner to claim the prize. Lucky Draw winner must present their original National Identification (NID) as valid proof to confirm their identity to get the prize. If the winner fails to provide the correct documents to prove his/her ownership of the account, they will not get the prize. For avoidance of doubt, details on the identity documents provided by customers must truly match 100% with the detailed information inputted into CUBC Digital Account. The Bank will thereafter deposit the actual prize into the customer’s CUBC account within 7 business days.

- All expenses incurred by lucky draw winners based on winning the prize, including taxes, shipping, and other possible charges, are borne by the winners themselves.
- The customers and/or the winners agreed that the Bank reserves the right to upload the winner's name and photo to media channels and make it available to the public.
- Failure to follow the abovementioned clause will result in disqualification, forfeiture of the prize, and no cash or any substitute will be provided in whole or in part.
- To the extent permitted by laws and regulations and to protect the legitimate business interests, CUBC may at its discretion terminate this promotion or modify, add, or delete to any of these terms and conditions without prior notice or consent from customers.
- CUBC reserves the right to interpret any matters not covered by this terms and conditions.
- CUBC will use respective best efforts to resolve any dispute(s) that may arise regarding this lucky draw. To learn more, please visit www.cathaybk.com.kh/ or contact our customer service by 023 88 55 00/069 88 55 00.