

Terms and Conditions



1. Promotion Period

The KHQR Merchant Promotion (“Promotion”) is organized by Cathay United Bank (Cambodia) Plc. (CUBC) which is effective from 11th July 2025 until 31st December 2025 (“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 of 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:
 - 1,000,000 Riels (1 Unit) Per month.
 - 400,000 Riels (1 Unit) Per month.
 - 200,000 Riels (4 Units) Per month.
 - 1,400,000 Riels (2 Units) final prize that will be conducted at the end of the promotion (“Lucky Draw”).

- iii. \$50, \$10 and \$5 Cellcard Mobile Phone Top-up Pin Code

Eligible lucky draw customers who did not win cash prizes will get another chance to win a \$50, \$10 and \$5 Cellcard mobile top-up pin code as an additional prize.

3. Eligibility

- The promotion is eligible for CUBC Saving account and Digital account holders who have applied for KHQR with CUBC and on boarded on either CUBC mbanking App or Merchant App.
- The customer must have an average ending balance amount from 300.00 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 1,000,000 Riels (“Group A”):

- Customers must receive at least 3 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
- Customer must have total KHQR (Bakong) Cash-in of 2,000 USD per month

ii. Cash Prize of 400,000 Riels (“Group B”):

- Customers must receive at least 3 KHQR payments from other local banks per month
- Customers must have an average monthly ending balance between 500.01 USD to 1,000.00 USD or equivalent in KHR
- Customer must have total KHQR (Bakong) Cash-in of 1,000 USD per month

iii. Cash Prize of 200,000 Riels (“Group C”):

- Customers must receive at least 3 KHQR payments from other local banks per month
- Customers must have an average monthly ending balance between 300.00 USD to 500.00 USD or equivalent in KHR
- Customer must have total KHQR (Bakong) **Cash-in of 600 USD** per month

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

iv. For 1,400,000 Riels Cash Prize (2 Units)

- Customers who fit the criteria in all group promotions, and have not won cash prizes, will be eligible for final lucky draw.

- Customers who have not won 200,000 Riels, 400,000 Riels or 1,000,000 Riels cash prize throughout the promotion period will be eligible for final lucky draw promotion.

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

v. **For \$50, \$10, and \$5 Cellcard Mobile Phone Top-up Pin Prize**

Customer from Group A, B, and C who did not win Cash Prizes throughout the promotion period will be eligible for \$50, \$10 and \$5 (will be issued in 5x \$1 denomination) Cellcard mobile Top-up Pin Code as an additional prize.

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 300.00 USD - 10,000.00 USD or of the equivalent to that amount in Khmer riels, receive total cash-in of 600.00 USD, and must receive at least 3 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.
- For an additional \$50, \$10 and \$5 Cellcard Mobile Top-Up Pin Reward, the winner will be announced and PIN code(s) will be sent via SMS. Each customer is eligible to participate every month throughout the campaign duration. Each customer can only win up to 3 times for the entire campaign period.
- 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 CUBC service line 023 88 55 00/069 88 55 00 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) or any legal document 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 entitle to get the prize. For avoidance of doubt, details on the identity documents provided by customers must truly match with the detailed information inputted into CUBC Account. The Bank will thereafter deposit the actual prize into the customer's CUBC account within 7 business days.
- For winner(s) who is not residing in Phnom Penh, he/she must visit their nearest CUBC branch to claim the prize.
- In the case of joint-account winner(s), winner(s) must come to claim the prize at the headquarter of CUBC or provincial branches based on their account opening conditions.
- 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.