

“CUBC mBanking App Promotion”



This Promotion is organized by Cathay United Bank (Cambodia) Plc., and is hereby referred to as “CUBC” which exclusively for New and Existing mBanking App customers. Customer simply starts to use CUBC mBanking App to get monthly incentive, win amazing cash prizes and grand prize of iPhone16 during promotion period.

Experience the ease and convenience of our mBanking app and discover the valuable rewards.

Keywords Define In This Promotion:

- **CUBC:** Cathay United Bank (Cambodia) Plc.
- **The CUBC mBanking App:** The Cathay United Bank (Cambodia) Plc. Mobile Banking App.
- **CashPoint:** The reward points designated for credit card customers.

Monthly Incentive

- Get an additional interest 0.6% P.A. on current saving interest rate for first 3months (this interest rate must be capped at 5.00 USD per month).
- **Exclusive for CUBC Credit Card Holder:** Customers will earn 3 CashPoints upon making their first credit card bill payment via the CUBC mBanking app. An additional 3 CashPoints will be awarded for their first successful cash advance application through the app.

Quarterly Rewards

CUBC will conduct a lucky draw twice during the promotion period, once every quarter (every 3 months). Each lucky draw will have 5 winners, with the following prizes:

- **Grand Prize: 1x iPhone 16**
- **Second Prize: 1x 400,000 Khmer Riel**
- **Consolation Prizes: 3x 200,000 Khmer Riel**

Promotion Period:

This promotion is valid July 10, 2025 to December 31, 2025.

Participation:

This promotion is open to all New and Existing CUBC mBanking APP user

Requirements to enter monthly lucky draw

- Customers complete below criteria at least one month during promotion period will eligible to enter lucky.
- Open Digital Account or Apply CUBC mBanking App during promotion period or,
- Reactivate your dormant account on CUBC mBanking APP
- Maintain a minimum balance of USD 100.00, or have a monthly average balance of at least USD 100.00 or equivalent in Khmer Riel.
- Customers only able to get one entry per lucky draw

Additional Conditions

- Each customer eligible to win only one prize for the whole promotion.
- Staff of CUBC is not eligible for this promotion.
- CUBC will announce the monthly winners on CUBC Official Facebook Page and Telegram.
- **Additional Interest Rate:** CUBC will deposit the actual prize into the customer's CUBC account within 15 business days.
- **Additional CashPoint:** will be reflected in credit card statements the following month.

- The lucky draw 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.
- 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.
- All expenses incurred by lucky draw winners, including taxes, and other possible charges, are borne by the winners themselves.
- 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.