



## Terms and Conditions

By registering or taking part in this KHQR Merchant Promotion, you agree to be bound by these promotion terms and conditions and the decisions of CUBC in relation to and in connection with this promotion (“**Promotion**”).

### **1. Promotion Period**

The KHQR Merchant Promotion is organized by Cathay United Bank (Cambodia) Corporation Limited (“**CUBC**”) which is effective from 01/09/2023 until further notice (“**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 2% P.A. on current interest rate (this interest rate shall be capped at USD100.00); and/or
- ii. Get a chance for the lucky draw to win one iPhone 14 which will be conducted monthly (“**Lucky Draw**”).

### **3. Qualifications and Eligibility Prior to Joining**

- The promotion is eligible for CUBC Saving account and CUBC Digital account holders;
- Customers must complete an application form to participate in this promotion.
- Customers with a balance of more than USD30,000.00 or the equivalent in KHR per account are not eligible for this promotion.
- Customers with multiple accounts can join one account per currency.

### **4. Criteria to Win the Reward**

- Customers must receive 20 or above KHQR payments from other banks per month with an average monthly ending balance of USD1,000.00 or equivalent in KHR.
- Each account has a maximum of 300 chances for the monthly Lucky Draw. Receiving a payment from another bank via CUBC KHQR counts as one chance.

## 5. General Terms and Conditions

- The additional interest will be credited to customer CUBC account directly.
- The lucky draw will be conducted and announced monthly.
- Lucky Draw prizes are non-convertible to cash.
- For the winner whom CUBC cannot contact within three (3) consecutive times, the said winner will be deemed invalid and the prizes shall be forfeited.
- Lucky Draw winner who lives in Phnom Penh must claim their prizes at CUBC Head Office within seven (7) working days after an official announcement on CUBC official Facebook Page
- Lucky Draw winner who wishes to redeem the prize at province, CUBC will deliver the prize to the nearest CUBC Branch. Winner must claim their prizes within seven (7) working days after being notified of the prize arrival to the Branch.
- Lucky Draw winner must present their original NID to prove 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.
- CUBC reserves the right to upload the winner's name and photo to media channels and make it available to the public.
- CUBC reserves the right to dismiss the customer from the event if fraud is found.
- 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 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/](http://www.cathaybk.com.kh/) or contact our customer service by 023 88 55 00/069 88 55 00.
- 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.
- 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.
- CUBC reserves the right to interpret any matters not covered by this terms and conditions.