1. **Loan**
2. **Digital Installment**

* **What is digital installment in Wing Bank**
* Digital installment is a payment method that allows you to **purchase items now and pay over time** in equal, manageable installments through the Wing Bank app making it easier than ever to acquire the products you need without immediate financial strain.
* **What are feature of Wing Bank’s Digital Installment**
* Easy Application
* Simple and quick application process directly through the Wing Bank app.
* Wide Acceptance
* Use Digital Installment at a variety of partner stores.
* Transparent Terms
* Clear and straightforward terms with no hidden fees.
* Real-Time Notifications
* Stay informed with real-time notifications about your payment status.
* **What are the fee charges associated with Wing Bank's digital installment services**
* Interest Rate
* Competitive interest rates apply based on the repayment period.
* Late Payment Fee
* A small fee for late payments to encourage timely repayments.
* No Hidden Fees
* Transparent pricing with no hidden charges
* **How can I check my** **digital installment eligibility**
* You can check your eligibility by **scanning the QR code** provided by Wing Bank or by logging into the **Wing Bank app** and going to the **digital installment** section.
* **What is the** **minimum purchase amount** **to use digital installment**
* The minimum purchase amount for digital installment is **$50.**
* **What is the** **maximum loan amount** **for a digital installment plan**
* The digital installment service covers purchases up to **$250** for small items and **$500 and above** for large purchases.
* **Where can I use the** **digital installment** **service**
* You can use digital installment at **partner stores** such as Mi Zone, ICE-Electronics, PTC Computer, iOne 2U, LG Brand Shop, Huawei Phone Shop, and more.
* **How do I** **repay** **a digital installment loan**
* Repayment is typically **automatic from your Wing Bank account**, or you can choose to pay manually at Wing agents.
* **How do I** **apply for digital installment**
* **Choose Your Product**
* **Select your desired item from any of our partner stores.**
* **Select Digital Installment**
* **At checkout, choose the Digital Installment option in the Wing Bank app.**
* **Instant Approval**
* **Get instant approval without the need for lengthy paperwork.**
* **Flexible Payments**
* **Enjoy your purchase and pay in easy installments over time**
* **How long does it take for a** **digital installment** **to get approved**
* Approval for digital installment is usually **instant** for eligible users with good credit records.
* **What is the difference between** **digital installment and digital loan**
* Digital installment is tied to a **specific purchase** and paid over time. Digital loan provides you with **cash upfront**, which you can use however you wish including to fund installment purchases.
* **What are the** **repayment terms** **for digital installment**
* Repayment terms vary based on the product, but typically allow **flexible monthly payment schedules.**
* **What are the** **main benefits** **of using digital installment**
* Flexible Payments
* Spread your payments over time to manage your finances better.
* Instant Approval
* Get approved on the spot with no lengthy paperwork.
* No Upfront Deposit
* Start shopping without needing to put down a deposit.
* Convenient
* Manage your installments easily through the Wing Bank app.
* **How can I improve my** **digital installment eligibility**
* **Use the Wing Bank App regularly**
* **Frequent use of the app helps build your profile.**
* **Make KHQR payments, bill payments, and top-ups**
* **Engaging in these transactions through the app provides extra benefits.**
* **Maintain a higher balance**
* **Keeping more funds in your account can enhance your eligibility.**
* **Open a Term Deposit**
* **This not only helps you save but also increases your chances of becoming eligible.**
* **Why was my** **digital installment** **request rejected**
* Common reasons include **poor credit history, low app usage, or insufficient balance** in your account to qualify.
* **Can I use** **digital installment** **if I don’t have enough balance**
* Yes, you can still use digital installment by **scanning to pay via KHQR**, and Wing Bank will spread the cost over multiple payments.
* **How do I** **get started** **with Wing Bank’s digital installment service**
* Download the **Wing Bank app**, register, and explore the **digital installment** option under the Loan section to begin your application.

1. **Personal Loan**

* **What is a personal loan** **from Wing Bank**
* A personal loan from Wing Bank is a flexible loan option designed to help cover expenses like emergencies, special projects, or debt consolidation. You can apply via the Wing Bank App and receive funds directly in your account.
* **What types of personal loans** **are available through Wing Bank**
* Wing Bank offers various personal loan options including Cellcard Loan, Motor Loan, Phone Top Up Loan, Loan Against Term Deposit, RGC Salary Loan, Merchant Loan, Salary Loan Migrant Worker Loan, Wing Agent Loan, Government Salary Loan, Easy Buy with Digital Installment Loan and Business Loan.
* **Do I need collateral to apply for a Wing Bank personal loan**
* No, most personal loan products from Wing Bank do **not require any collateral or guarantor**, making the process faster and simpler.
* **What are the main benefits of taking a personal loan from Wing Bank**
* No collateral or guarantor required.
* Fast and convenient application process.
* Competitive interest rates.
* Quick approval in minutes.
* Funds deposited directly into your Wing Bank account.
* Flexibility in loan usage - take only what you need at the time, potentially making it cheaper than a loan.
* Interest is calculated daily on the loan and can be repaid in a few days.
* No processing fees.
* Apply conveniently via the Wing Bank App.
* **How can I apply for a personal loan with Wing Bank**
* You can easily apply for a personal loan via the **Wing Bank App** by following the simple step-by-step instructions. No paperwork is needed in many cases.
* **What are the eligibility criteria for a personal loan at Wing Bank**
* To qualify for our personal loans, you should
* Be at least 18 years old.
* Meet company or guarantee needs, if applicable.
* Have an employment permit.
* Provide a valid ID card and passport.
* Submit a certificate of residence from the local authority.
* Provide any other supporting documents as required.
* **How fast can I get approved for a Wing Bank personal loan**
* Wing Bank offers **quick approval in just minutes** for personal loan applications, especially for eligible users with a good transaction or credit history.
* **Is there an interest rate for a Wing Bank personal loan**
* Personal loan interest rates are **competitive** and **calculated daily**, so you only pay interest on the amount you use and for the days you use it.
* **Can I repay a Wing Bank personal loan early without penalty**
* Wing Bank’s personal loan allows **early repayment** without penalties, giving you full control over your finances.
* **Where is the money from the personal loan deposited**
* Once approved, the personal loan funds are **credited directly** to your **Wing Bank account** for easy access and usage.
* **Are there any processing fees for a Wing Bank personal loan**
* There are **no processing fees** for personal loan applications at Wing Bank, keeping the borrowing experience cost-effective.
* **Can migrant workers apply for a personal loan from Wing Bank**
* Wing Bank offers a **Migrant Worker Loan,** a specialized personal loan option tailored for overseas workers who need funds quickly and securely.
* **What is a Salary Loan under the Wing Bank personal loan program**
* The Salary Loan is a type of personal loan provided to salaried employees with verifiable income, allowing for easy repayment through salary deductions or regular deposits.
* **What documents are required for a personal loan application**
* To apply for a personal loan, you’ll typically need a **valid ID/passport,** **employment permit,** and a **residence certificate.** Some loan types may require additional supporting documents.
* **How do I improve my chances of getting approved for a personal loan**
* To increase your personal loan eligibility, use Wing Bank services regularly, maintain a good transaction history, keep your account active, and provide accurate documents when requested.

1. **Motor Loan**

* **What is a Motor Loan**
* A **Motor Loan** is a financial service that allows customers to purchase a new or used motorbike without needing to pay the full amount upfront.
* **Who can apply for a motor loan**
* Anyone with a permanent residence, a transparent source of income, and valid identification documents can apply for a **Motor Loan**.
* **How much can I borrow with a motor loan**
* With a **Motor Loan**, you can borrow up to **5,000 USD**.
* **Do I need collateral or a guarantor for a motor loan**
* No, a **Motor Loan** does **not** require collateral or a guarantor.
* **What is the interest rate for a motor loan**
* The **Motor Loan** interest rate starts from **1.5% per month**.
* **Can I buy a used motorbike with a motor loan**
* Yes, a **Motor Loan** can be used to purchase **new or used motorcycles** from partnered dealers or stores.
* **What is the maximize repayment period for a motor loan**
* The maximum repayment term for a **Motor Loan** is **three years**.
* **Where can I apply for a motor loan**
* You can apply for a **Motor Loan** at **Wing Master Agents** across Cambodia.
* **What benefit of Motor Loan**
* Loan amount up to 5,000 USD
* No collateral or guarantor required
* No need to spend cash to buy a motorcycle
* Low-interest rate and fast approval
* **What is term and condition of Motor Loan**
* Disbursed in US Dollars
* Interest rate from 1.5% per month
* To buy new or used motorcycles of all kinds from our partnered stores or dealers
* Maximum loan period: three years
* **Do I need to pay in cash if u use a motor loan**
* No, you do not need to spend cash upfront if you use a **Motor Loan** to purchase a motorcycle.
* **What documents are required to apply for a motor loan**
* Have a permanent residence
* Have a transparent and sustainable occupation, salary, or source of income that demonstrates the ability to repay debt.
* Clients working for any companies, organizations, or institutions must have a certificate or employment contract to ensure that the employment contract is longer than the loan contract.
* Have identification documents: Vehicle Registration Card, ID card, family book, residence book, or other documents that can be substituted.
* Clients working with other companies, organization
* **Can someone working for an organization apply for a motor loan**
* Yes, employees of companies or institutions can apply for a **Motor Loan** if their employment contract is longer than the loan term.
* **In which currency is the motor loan disbursed**
* The **Motor Loan** is disbursed in **US Dollars**.
* **Why should I choose a motor loan from Wing Bank**
* Because a **Motor Loan** from Wing Bank offers low-interest rates, no collateral, quick approval, and convenient access through Wing Master Agents.
* **What type of income is accepted for a Motor Loan**
* Any **transparent and sustainable** income that proves your ability to repay is accepted for a **Motor Loan**.
* **Who can I contact for more information about Motor Loan**
* For more information about a **Motor Loan**, contact **023 999 989** or **012 999 489**.

1. **Loan Against Term Deposit**

* **What is a Wing Digital Loan Against Term Deposit**
* A Wing Digital Loan Against Term Deposit is designed for Wing Bank customers who hold a Term deposit account. Customers can apply for the loan if they need urgent funds without closing the Term deposit account before maturity. The advantages of this loan include: Instant loans that can help customers solve their financial problems urgently. A reasonable interest rate. Early repayment at any time without penalties.
* **What are the benefits of Wing Digital Loan Against Term Deposit**
* A loan amount of up to 95% of your term deposit or up to $50,000.
* No documents required.
* Instant approval and immediate disbursement.
* Fast and convenient application process.
* Competitive interest rates.
* Keep the TD untouched.
* **How much can I borrow with a Loan Against Term Deposit**
* You can borrow up to **95% of your term deposit** or up to **USD 50,000** with a **Loan Against Term Deposit**.
* **Do I need to submit any documents to get a Loan Against Term Deposit**
* No, a **Loan Against Term Deposit** requires **no documents** for approval.
* **How do I apply for a Loan Against Term Deposit**
* You can apply for a **Loan Against Term Deposit** through the **Wing Bank app** by selecting the loan icon and entering your TD account and loan amount.
* **Is there any requirement to apply for a Loan Against Term Deposit**
* Be at least 18-year-old
* Must have an open active Term Deposit account
* Have a valid Wing Bank account
* **Do I need to break my term deposit to get a Loan Against Term Deposit**
* No, the **Loan Against Term Deposit** allows you to borrow funds **without breaking** your term deposit.
* **What type of bank account do I need for a Loan Against Term Deposit**
* To be eligible for a **Loan Against Term Deposit**, you need an **active Term Deposit** and a **valid Wing Bank account**.
* **How fast is the disbursement for a Loan Against Term Deposit**
* With a **Loan Against Term Deposit**, the disbursement is **instant** once approved.
* **What is the interest rate for a Loan Against Term Deposit**
* The **Loan Against Term Deposit** interest rate is based on your term deposit’s annual interest rate **plus 2%.**
* **How is the Loan Against Term Deposit repaid**
* ­The **Loan Against Term Deposit** is repaid through **automatic deduction** from your Wing Bank account or through physical payments at Wing locations.
* **Can I apply for a Loan Against Term Deposit if my term deposit is not active**
* No, you must have an **active term deposit** to be eligible for a **Loan Against Term Deposit**.
* **What happens if I repay the Loan Against Term Deposit early**
* Early repayment of a **Loan Against Term Deposit** can be made at any time, and it helps reduce your interest burden.
* **Why should I choose a Loan Against Term Deposit instead of breaking my term deposit**
* A **Loan Against Term Deposit** lets you access urgent funds **without losing interest** or breaking the savings plan of your term deposit.
* **Where can I learn more about the Loan Against Term Deposit service**
* To learn more about the **Loan Against Term Deposit**, visit the Wing Bank app or contact Wing Bank’s customer service **023 999 989** or **012 999 489**.

1. **RGC Salary loan**

* **What is an RGC Salary Loan**
* An **RGC Salary Loan** is a digital loan offered by Wing Bank for employees of Royal Group companies, allowing them to borrow up to 500% of their monthly salary or up to $10,000.
* **What is condition of RGC Salary Loan**
* **Eligibility**
* Be at least 18-year-old
* Must be an employee of the Royal Group of Companies and finished probation period
* have a valid Wing Bank account
* **Loan Amount**
* 500% of monthly salary or up to USD 10,000
* **Loan Term**
* 24 months
* **Interest Rate**
* 1% per month
* **Loan Repayment**
* automatic​ deduction​ from​ the​ Wing Bank account or physical pay at Wing locations
* **Repayment Date**
* On the second salary or very 25th of month
* **Who is eligible to apply for an RGC Salary Loan**
* To apply for an **RGC Salary Loan**, you must be at least 18 years old
* Must be an employee of the Royal Group of Companies and finished probation period
* Have a valid Wing Bank account
* **How much can I borrow through an RGC Salary Loan**
* With an **RGC Salary Loan**, you can borrow up to **500% of your monthly salary** or a **maximum of $10,000**.
* **Is collateral required for an RGC Salary Loan**
* No, the **RGC Salary Loan** does **not** require any collateral or guarantor.
* **Do I need to submit documents for an RGC Salary Loan**
* No, **RGC Salary Loan** applications are **document-free** for eligible Royal Group employees.
* **How do I apply for an RGC Salary Loan**
* You can apply for an **RGC Salary Loan** through the **Wing Bank app** by selecting the loan icon, entering the loan amount and term, and confirming the details.
* **What is the maximum repayment term for an RGC Salary Loan**
* The maximum loan term for an **RGC Salary Loan** is **24 months**.
* **What is the interest rate for an RGC Salary Loan**
* The **RGC Salary Loan** has a **fixed interest rate of 1% per month**.
* **Is there a processing fee for an RGC Salary Loan**
* No, there are **no processing fees** for an **RGC Salary Loan**.
* **When is the repayment due for the RGC Salary Loan**
* Repayment for an **RGC Salary Loan** is automatically deducted on the **second salary day or on the 25th of each month**.
* **How is the RGC Salary Loan repaid**
* Repayment for the **RGC Salary Loan** is made through **automatic deduction** from your Wing Bank account or via physical payment at Wing locations.
* **Which companies’ employees can apply for an RGC Salary Loan**
* Employees of **Royal Group subsidiaries** such as CBS, Cellcard, Digital Sky, Ezecom, GSS Security, Infinity Insurance, Mohaleap, Nirogen Chemicals, Northbridge, Royal Group, Yong Sheng, Telemobile, Wing Bank (Cambodia) Plc, Royal Sok San, and Southbridge are eligible for an **RGC Salary Loan**.
* **Why should I consider an RGC Salary Loan**
* An **RGC Salary Loan** offers fast access to funds, competitive interest, no fees, and doesn’t require documents, collateral, or a guarantor.
* **Can I use the RGC Salary Loan for any purpose**
* Yes, the **RGC Salary Loan** can be used for various needs such as covering emergencies, debt consolidation, or large purchases.
* **Where can I get more information about the RGC Salary Loan**
* You can learn more about the **RGC Salary Loan** by logging into the **Wing Bank app** or contacting Wing Bank’s customer service.

1. **Merchant Loan**

* **What is a Merchant Loan**
* A **Merchant Loan** is a short-term digital loan from Wing Bank designed specifically for Wing Merchants to support their business with up to $1,000 in funding.
* **What is the benefit of Merchant Loan**
* A loan amount of up to $1,000.
* No collateral or guarantor required.
* Fast and convenient application process.
* Competitive interest rates.
* **What is the condition of Merchant Loan**
* **Eligibility**
* Must be Wing Merchant
* Good CBC record
* **Loan Amount**
* Up to 1000 USD
* **Loan Term**
* Up to 3 months
* **Interest Rate**
* Competitive Rate
* **Loan Repayment**
* Automatic deduction from the Wing Bank Account
* **Repayment Date**
* Every month follow 1st Applied Date
* **Who can apply for a Merchant Loan**
* Only **Wing Merchants** with a good CBC (Credit Bureau Cambodia) record are eligible to apply for a **Merchant Loan**.
* **How much can I borrow with a Merchant Loan**
* You can borrow up to **$1,000** through the **Merchant Loan** offered by Wing Bank.
* **Do I need collateral to apply for a Merchant Loan**
* No, the **Merchant Loan** does **not** require any **collateral or guarantor**.
* **What is the loan term for a Merchant Loan**
* The **Merchant Loan** term is **up to 3 months**, providing flexible short-term financial support.
* **What is the interest rate for the Merchant Loan**
* The **Merchant Loan** offers a **competitive interest rate**, tailored for merchants’ financial needs.
* **How do I apply for a Merchant Loan**
* You can apply for a **Merchant Loan** through the **Wing Bank app**, with a few simple steps and no need for physical documents.
* **Are documents required to apply for a Merchant Loan**
* No, the **Merchant Loan** process is **document-free**, making it fast and easy for merchants.
* **How fast is the disbursement of a Merchant Loan**
* Once approved, the **Merchant Loan** is **instantly disbursed** to your Wing Bank account.
* **How is the Merchant Loan repaid**
* The **Merchant Loan** is repaid through **automatic deduction** from your Wing Bank account every month.
* **When is the repayment due for the Merchant Loan**
* The **Merchant Loan** repayment is due **monthly**, following the **1st Applied Date**.
* **Can I apply for a second Merchant Loan if I already have one**
* You must repay your current **Merchant Loan** in full before applying for a new one.
* **Why should I choose the Merchant Loan from Wing Bank**
* The **Merchant Loan** offers quick access to funds, no paperwork, no collateral, and a smooth digital process ideal for merchants.
* **Is the Merchant Loan available to all business owners**
* No, only **Wing Merchants** with a **good CBC score** can apply for a **Merchant Loan**.
* **Where can I get more information about the Merchant Loan**
* You can find more details about the **Merchant Loan** by logging into the **Wing Bank app** or contacting Wing Bank’s customer support.

1. **Salary Loan**

* **What is a Salary Loan**
* A **Salary Loan** is a short-term digital loan offered by Wing Bank for payroll customers, allowing you to borrow up to $1,000 with flexible terms and no collateral.
* **What is the condition of Salary Loan**
* Eligibility
* Be at least 18 years old.
* Be a Wing Biz+ Customer.
* Have the Wing Bank app and be an active user.
* Good credit history
* Loan amount
* Up to 1000 USD
* Loan Term
* Up to 3 months
* Interest Rate
* Competitive rate
* Loan Repayment
* Automatic deduction from the Wing Bank account, or physically pay at Wing locations.
* Repayment Date
* Every next salary day or second salary day
* **What is the benefit of Salary Loan**
* Up to USD 1,000 loan amount.
* Quick approval in minutes.
* No documents or collateral required.
* Funds deposited directly into your Wing Bank account.
* **Who is eligible for a Salary Loan**
* To apply for a **Salary Loan**, you must be at least 18 years old, a **Wing Biz+ customer**, have the **Wing Bank app**, and maintain a good credit history.
* **How much can I borrow with a Salary Loan**
* You can borrow **up to USD 1,000** with the **Salary Loan** from Wing Bank.
* **What documents are required for a Salary Loan**
* No documents are required to apply for a **Salary Loan**, making the process quick and hassle-free.
* **Do I need collateral to get a Salary Loan**
* No, the **Salary Loan** does **not** require **any collateral or guarantor**.
* **How do I apply for a Salary Loan**
* Launch Wing Bank app Click on "Loan" Icon
* Follow the instruction.
* Input detailed information, Loan amount, term, and repayment date, and then tap on continue.
* **How long does it take to get a Salary Loan approved**
* The **Salary Loan** is typically **approved within minutes**, and funds are instantly deposited into your Wing Bank account.
* **Where is the Salary Loan amount deposited**
* Once approved, the **Salary Loan** amount is deposited **directly into your Wing Bank account**.
* **What is the loan term for the Salary Loan**
* The **Salary Loan** has a **maximum loan term of 3 months**, providing short-term financial relief.
* **What interest rate does the Salary Loan have**
* The **Salary Loan** comes with a **competitive interest rate**, ensuring affordability for payroll customers.
* **How is the Salary Loan repaid**
* Repayment for the **Salary Loan** is done via **automatic deduction** from your Wing Bank account or can be paid manually at Wing locations.
* **When is the Salary Loan repayment due**
* The **Salary Loan** repayment is scheduled for your **next salary day** or the **second salary day** following disbursement.
* **Can I use the Salary Loan for any purpose**
* Yes, the **Salary Loan** can be used for **any purpose**, such as urgent bills, personal expenses, or emergencies.
* **Why should I choose a Salary Loan from Wing Bank**
* The **Salary Loan** offers **fast approval**, **no paperwork**, **no collateral**, and **easy access** through the Wing Bank app.
* **How can I get more information about the Salary Loan**
* You can learn more about the **Salary Loan** by logging into the **Wing Bank app** or contacting Wing Bank customer support.

1. **Migrant Worker Loan**

* **What is a Migrant Worker Loan**
* A **Migrant Worker Loan** is a financial solution from Wing Bank that offers up to **$5,000** to support individuals preparing to work abroad, especially in **Japan** and **South Korea**.
* **What is the condition of Migrant Worker Loan**
* For migration to Japan and South Korea
* Currency: KHR or USD
* Loan amount: up to USD 5,000
* Loan terms: up to 24 months
* Monthly installment: direct debit from Wing Bank account by transfer from Japan through City Express, JRF Japan, JME. South Korea throught Global Money Express (GME), GmoneyTran, E9Pay, Hanpass.
* Pay just interest for the three months, then pay both principal and interest beginning the fourth month (fixed monthly installments).
* **What are requirement of Migrant Worker Loan**
* Be at least 18 years old.
* company or guarantee needs.
* employment permit
* a valid ID card and passport
* certificate of residence from the local authority
* other supporting documents
* **Who can apply for a Migrant Worker Loan**
* To be eligible for the **Migrant Worker Loan**, you must be **at least 18 years old**, possess a **valid ID card and passport**, an **employment permit**, and a **residence certificate** from local authorities.
* **How much can I borrow with a Migrant Worker Loan**
* You can borrow **up to USD 5,000** through the **Migrant Worker Loan**, helping cover your overseas employment processing costs.
* **What countries are covered under the Migrant Worker Loan**
* The **Migrant Worker Loan** supports migration to **Japan** and **South Korea**.
* **What currency is the Migrant Worker Loan available in**
* The **Migrant Worker Loan** can be issued in **USD or KHR**, depending on your preference and eligibility.
* **What is the repayment period for the Migrant Worker Loan**
* The **Migrant Worker Loan** offers a **loan term of up to 24 months**, giving you flexible time to repay.
* **Is collateral required for a Migrant Worker Loan**
* No, the **Migrant Worker Loan** does **not require collateral**, but you will need employer verification and relevant migration documents.
* **How does repayment work for the Migrant Worker Loan**
* You will pay **interest only for the first 3 months**, then **both interest and principal** from the **4th month** onward in fixed monthly installments.
* **How are payments made from abroad for the Migrant Worker Loan**
* For those working in **Japan or South Korea**, loan repayment can be made via **direct debit from your Wing Bank account** using money transfers from services like **City Express, JRF Japan, JME, GME, GmoneyTran, E9Pay, and Hanpass**.
* **Can I apply for a Migrant Worker Loan without a passport**
* No, a **valid passport** is required to apply for the **Migrant Worker Loan**.
* **What documents do I need for a Migrant Worker Loan**
* You will need a **valid ID**, **passport**, **employment permit**, **residence certificate**, and possibly **supporting documents** from your employer or migration agency.
* **What is the interest rate of the Migrant Worker Loan**
* The **Migrant Worker Loan** offers an **acceptable interest rate** to make repayment manageable while working abroad.
* **Who are Wing Bank’s partners for the Migrant Worker Loan**
* Wing Bank partners with several licensed agencies such as **ASAKURA ENTRUST**, **TAKAYAMA LABOUR SUPPLY**, **CAM HUMAN CAPITAL**, and **MONGKOL HR** to support **Migrant Worker Loan** applicants.
* **Is the Migrant Worker Loan only for Japan and Korea**
* Yes, currently the **Migrant Worker Loan** is **specifically designed** for individuals migrating to **Japan** and **South Korea**.
* **Where can I get more information about the Migrant Worker Loan**
* For more information on the **Migrant Worker Loan**, visit your **nearest Wing Bank branch** or contact your licensed **migration company partner**.

1. **Wing Agent Loan**

* **What is a Wing Agent Loan**
* The **Wing Agent Loan** is a special loan offered by Wing Bank for **Wing Agents**, providing up to **$25,000** a loan term up to six months. Getting the money you need is easy with our loan offer. You don't need to worry about complicated documents or collateral needs. Simply submit your application with just a few clicks, and you'll receive your loan amount instantly.
* **What is the benefit of Wing Agent Loan**
* A loan amount of up to $25,000.
* No collateral requires and is approved/disbursed immediately.
* It is flexible – take only what agents need at the time which may make it cheaper than a loan.
* Interest is calculated daily on the loan and can be repaid in a few days.
* **What is the condition of Wing Agent Loan**
* Eligibility
* Must be Wing Agents
* Good CBC record
* Loan Amount
* Up to 2500 USD
* Loan Term
* Up to 6 months
* Interest Rate
* Competitive Rate
* Loan Repayment
* Automatic deduction from the Wing Bank Account
* Repayment Date
* Every end of month
* **Who can apply for a Wing Agent Loan**
* Only **registered Wing Agents** with a **good CBC (credit) record** are eligible for the **Wing Agent Loan**.
* **How much money can I borrow with a Wing Agent Loan**
* With the **Wing Agent Loan**, you can borrow **up to USD 25,000** based on your business needs.
* **Is collateral required for the Wing Agent Loan**
* No, the **Wing Agent Loan** is **collateral-free**, meaning you don’t need to provide any assets or guarantors.
* **What is the loan term for the Wing Agent Loan**
* The **Wing Agent Loan** has a **loan term of up to 6 months**, giving agents enough time to manage and repay.
* **How is interest calculated for the Wing Agent Loan**
* Interest for the **Wing Agent Loan** is **calculated daily**, allowing agents to reduce costs by repaying early.
* **How fast can I receive the funds from the Wing Agent Loan**
* The **Wing Agent Loan** is **instantly approved and disbursed**, meaning you can access the funds quickly after applying.
* **Can I take only a portion of the Wing Agent Loan**
* Yes, the **Wing Agent Loan** is **flexible** and you can borrow only what you need, which may help lower your interest payments.
* **How do I repay the Wing Agent Loan**
* Repayments for the **Wing Agent Loan** are done through **automatic deduction** from your Wing Bank account.
* **When is the repayment due for the Wing Agent Loan**
* The **Wing Agent Loan** must be repaid at the **end of every month** during the loan term.
* **Do I need to prepare documents to apply for the Wing Agent Loan**
* No complicated paperwork is needed. The **Wing Agent Loan** application process is **simple and fast**, done through the app.
* **Is the Wing Agent Loan cheaper than a standard loan**
* Yes, since interest is **charged daily** and you can borrow **only when needed**, the **Wing Agent Loan** can be more cost-effective than traditional loans.
* **What can I use the Wing Agent Loan for**
* The **Wing Agent Loan** is designed to support your business operations, helping cover cash flow shortages or urgent capital needs.
* **How do I apply for a Wing Agent Loan**
* You can easily apply for the **Wing Agent Loan** through the **Wing Bank App** and just a few clicks and you're done.
* **Why should I choose the Wing Agent Loan over other loans**
* The **Wing Agent Loan** offers **high flexibility, no collateral, fast disbursement**, and **interest savings**, making it ideal for agents needing quick working capital.

1. **Government Salary Loan**

* **What is a Government Salary Loan**
* The **Government Salary Loan** is a quick and easy loan for **civil servants who receive their salary through Wing Bank**, allowing borrowing of up to **$10,000 or 40,000,000 Riels** with a loan term of up to 24 months, and there are no documents required.
* **What is the benefit of Government Salary Loan**
* A loan amount of up to 500% of your monthly salary or up to $10,000​ or 40,000,000 Riel.
* No collateral or guarantor required.
* Fast and convenient application process.
* Competitive interest rates.
* No processing fees.
* **What is the condition of Government Salary Loan**
* Eligibility
* Be at least 18-year-old
* Must be the civil servant who pays his salary through Wing Bank
* have a valid Wing Bank account
* Loan Amount
* 500% of monthly salary or up to USD 10,000
* Loan Team
* 24 months
* Interest Rate
* Competitive
* Loan Repayment
* automatic​ deduction​ from​ the​ Wing Bank account or physical pay at Wing locations
* Repayment Date
* Every next salary day or second salary day
* **Who is eligible for the Government Salary Loan**
* To apply for the **Government Salary Loan**, you must be a **civil servant**, at least **18 years old**, and **receive your salary via Wing Bank**.
* **How much can I borrow with the Government Salary Loan**
* You can borrow **up to 500% of your monthly salary**, with a **maximum of $10,000 or 40,000,000 Riels**.
* **Do I need to provide collateral for the Government Salary Loan**
* No, the **Government Salary Loan** is **collateral-free** and does **not require a guarantor**.
* **What is the loan term for the Government Salary Loan**
* he **loan term** for the **Government Salary Loan** can be **up to 24 months**.
* **Is the Government Salary Loan processed quickly**
* Yes, the **Government Salary Loan** is designed to be **fast and convenient**, with an **easy online application** through the Wing Bank app.
* **How do I apply for the Government Salary Loan**
* Log in to your Wing Bank app.
* Click on the "Loan" icon on the home screen.
* Enter the loan amount and repayment period.
* Click continue.
* Review and confirm your loan details.
* Read and agree to the loan terms and conditions.
* Enter the one-time password (OTP) and enter your 4-digit PIN code.
* Click "Submit" to complete your loan application.
* **What can I use the Government Salary Loan for**
* You can use the **Government Salary Loan** for **emergencies, large purchases, or other personal financial needs**.
* **Are there any processing fees for the Government Salary Loan**
* No, the **Government Salary Loan** has **no processing fees**.
* **How is the loan repaid**
* Loan repayment is made via **automatic deduction from your Wing Bank account**, or you can **physically repay at Wing locations**.
* **When is the repayment due**
* Repayment for the **Government Salary Loan** is scheduled for **every next salary day or the second salary day**.
* **Can I apply again after fully repaying my Government Salary Loan**
* Yes, after successful repayment, **you may reapply** for another **Government Salary Loan**, depending on your salary and credit.
* **In what currency is the Government Salary Loan available**
* The loan is available in **US Dollars or Cambodian Riels**, based on your preference.
* **Why should I choose the Government Salary Loan from Wing Bank**
* The **Government Salary Loan** offers **high limits**, **no collateral**, **fast access**, and **flexible repayment**, making it a great option for civil servants in need of financial support.
* **Is a credit history check required for the Government Salary Loan**
* Wing Bank may check your **credit history** to ensure responsible lending, but **no documents are required** for application.

1. **Cellcard Loan**

* **What is the Cellcard Loan from Wing Bank**
* Cellcard loan is the best solution provide by Wing Bank (Cambodia) plc for all subscriber  to get cash easily to meet their urgent needs. It is zero interest rate and does NOT require any collateral. The approved amount will be credited to your Wing Bank account directly and quickly.
* **What is the benefit of Cellcard loan**
* Easy Apply
* No collateral nor document required.
* Apply via Wing Bank App.
* Quick Approval
* Approve instantly for eligibility customers defined by Wing Bank
* Have a Wing Bank account and a good credit record
* Has experience using any Wing Bank Services or transactions
* **Who can apply for the Cellcard Loan**
* All **Cellcard subscribers** with a **Wing Bank account**, a **good credit record**, and some **experience using Wing services** are eligible to apply.
* **How much money can I borrow from Cellcard loan**
* You can borrow **$20, $30, $40, $50, $75, $100**, or **$200** with a **fixed term of 15 days.**
* **What is the interest rate for the Cellcard Loan**
* The **interest rate is 0.00%** – meaning it's a **zero-interest loan.**
* **Do I need to provide collateral or documents to apply for Cellcard loan**
* There’s **no need for collateral** or any paperwork. The entire process is done **digitally via the Wing Bank App**.
* **How do I apply for the Cellcard Loan**
* Just **log in to your Wing Bank app**, click on the loan icon, and follow the easy steps to apply.
* **How fast is the approval process of Cellcard loan**
* Approval is **instant** for eligible customers defined by Wing Bank.
* **Where will I receive the loan money from Cellcard loan**
* The approved loan amount is **transferred directly** to your **Wing Bank account**.
* **What is the loan term of Cellcard loan**
* All Cellcard Loans come with a **15-day repayment period**.
* **What fees do I need to pay for Cellcard loan**
* Each loan has an **upfront processing fee** depending on the amount. For
* $1.05 for a $20 loan
* $1.57 for a $30 loan
* $2.10 for a $40 loan
* $2.63 for a $50 loan
* $3.94 for a $75 loan
* $5.25 for a $100 loan
* $10.50 for a $200 loan
* **Can I take the loan multiple times after I apply for Cellcard loan**
* Yes, once you’ve **repaid a loan successfully**, you may **apply again** if you still meet the eligibility conditions.
* **How do I repay the loan for Cellcard loan**
* The **repayment will be deducted automatically** from your Wing Bank account after 15 days.
* **Is Cellcard loan a one-time offer**
* No, as long as you remain eligible, you can continue to **apply for Cellcard Loans** when needed.
* **Why Cellcard loan there’s no a fee if the interest is 0%**
* Although there's **no interest**, a **small fixed processing fee** applies for each loan to cover service costs.
* **Why should I use the Cellcard Loan**
* Because it's **easy to apply**, **instantly approved**, **zero interest**, and doesn’t require any collateral or paperwork, **fast and stress-free solution** for your urgent cash needs.

1. **Phone Top Up Loan**

* What is the Phone Top-Up Loan from Wing Bank
* Phone Top-Up loan is a convenient and flexible financial solution for Wing Bank App users who need quick cash for phone top-up or other urgent cash needs. You will get the funds you need in minutes, which will be deposited directly into your Wing Bank account once approved.
* How much can I borrow with the **Phone Top-Up Loan**
* For Phone Top Up Loan you can borrow from as little as **$3** up to **$50**.
* What is the **loan term** for the Phone Top-Up Loan
* The loan must be repaid within **7 days** of disbursement.
* Is there any **interest** charged on the Phone Top-Up Loan
* No, this loan comes with a **0% interest rate**.
* Do I need to provide any **documents or collateral**
* No. There are **no documents or collateral required**.
* Who is **eligible** for the Phone Top-Up Loan
* Be at least 18 years old
* Have the Wing Bank app and be an active user
* Have a good credit history
* How can I **apply** for the Phone Top-Up Loan
* Launch the Wing Bank app.
* Click on Loan Follow the instructions.
* Input detailed information, Loan amount, term, and repayment date, and then tap on continue.
* How **quickly** can I get approved
* Phone Top Up Loan approval usually takes just a **few minutes**.
* Where will the **loan funds** be sent after approval
* The money will be **automatically deposited** into your **Wing Bank account**.
* Is there any **fee** for the Phone Top-Up Loan
* Yes, there is a **small, flexible loan fee** depending on the amount you borrow. It will be shown before confirmation.
* Can I **repay** the phone top up loan **early**
* Yes, you can repay early through the app or at any Wing branch.
* How do I **repay** the phone top up loan
* The amount will be **automatically deducted** from your Wing Bank account after 7 days, or you can repay manually at a Wing location.
* Can I **reapply** for the phone top up loan after repaying
* Once your loan is **successfully repaid**, you can **apply again**.
* What are **benefits** of the Phone Top-Up Loan
* From as low as USD 3 loan amount.
* Quick approval in minutes.
* No documents or collateral required.
* Funds deposited directly into your Wing Bank account.
* Is the **Phone Top-Up Loan** available **anytime**
* The loan is available **24/7** via the **Wing Bank app**.

1. **Easy Buy with Digital Installment**

* What is the **Easy Buy with Digital Installment** service by Wing Bank
* It’s a flexible **buy-now-pay-later** solution allowing Wing Bank users to purchase items and **pay over time** through manageable **installments**.
* What is the loan amount range for **small purchases** using Digital Installment
* You can shop for items ranging from **$50 to $250**, ideal for **everyday essentials**.
* Which **partner stores** accept Digital Installment
* Browse stores offering digital installments for purchases between $50 and $250. Perfect for daily needs with partner stores including:
* Mi Zone
* PTC Computer
* iOne 2U
* Tech Zone
* Samsung
* OPPO
* ICE-Electronics
* Get installment plans for high-value items over $500 and spread your payments over time. Explore our partner:
* LG Brand shop Head Office
* Cellcard Royal Railway
* Sen Sok Electronic
* Huawei Phone Shop
* TAILG Cambodia
* How do I use **Digital Installment** when I don’t have enough balance
* If you don’t have enough balance in your account, simply scan to pay with KHQR, then use our digital installment service to spread out the cost.
* What if I have money but want to use a **Digital Loan** instead of my balance
* If you have enough balance but prefer not to use your own funds, you can take a digital loan directly through the Wing Bank app and use that amount to make your purchase. This option provides the same installment flexibility, with a different funding method.
* What can I do if I’m **not eligible** for Digital Installment
* Use the **Wing Bank app regularly**
* **Frequent use of the app helps build your profile**
* Make **KHQR payments, top-ups**, and **bill payments**
* **Engaging in these transactions through the app provides additional benefits.**
* Maintain a **higher balance**
* **Keeping more funds in your account can enhance your eligibility.**
* **Open a Term Deposit**
* **This not only helps you save but also increases your chances of becoming eligible.**
* How do I **get started** with Digital Installment
* Download the **Wing Bank app**, start using it regularly, and perform various transactions like **bill payments** and **top-ups** to build your creditworthiness for eligibility.
* What are the **benefits** of using Digital Installments
* Benefit of Easy Buy with Digital Installment are:
* Split payments for easier budgeting
* No need to pay everything upfront
* Available for both small and large purchases
* Accessible via partner stores
* Can be funded through Digital Loan or Installment

1. **Business Laon**

* **What is a business loan**
* A business loan from Wing Bank provides the funding you need to support and expand your operations whether you're just starting or scaling your enterprise with flexible options and competitive rates.
* **What types of business loan options does Wing Bank offer**
* Wing Bank offers a wide range of business loan types, including **Wing Agent Loans, Merchant Loans, Small Business Loans, Medium Business Loans,** and **Large Business Loans** and each designed to suit various business sizes and goals.
* **Who is eligible to apply for a Wing Bank business loan**
* To qualify for our business loans, you should
* Be a commercial entity or individual with a stable business operation and creditworthiness.
* Have at least 12 months of business operation or key management experience in the same line of business.
* Be over 18 years old and not exceed 65 years during the loan tenor.
* Maintain your business transactions through an account with us.
* Have a positive repayment history.
* **Does Wing Bank require collateral for a business loan**
* We accept a range of collateral options to secure your loan
* Real Estate Properties with Strong/Soft Title Deed
* Cash Deposits
* Motor Vehicles, Machinery, Equipment, and other Assets
* Third-Party Guarantees, Corporate Guarantees, and Bank Guarantees
* Other Collateral Types (Negotiable with the Bank)
* **What are the main benefits of taking a Wing Bank business loan**
* Competitive Interest Rates
* Get access to funds at attractive interest rates.
* Tailored Financial Products
* Choose from a variety of loan products designed to suit your business.
* Flexible Repayment Modes
* Enjoy flexible repayment options that fit your cash flow.
* Convenient Enquiry
* Our streamlined process makes it easy to inquire and apply for a loan.
* **What makes a business loan from Wing Bank different from others**
* Wing Bank’s business loan products are designed with flexibility in mind whether you’re an SME or a large enterprise and offer easy access to financing based on your specific cash flow and operational needs.
* **Can startups apply for a Wing Bank business loan**
* Startups can apply for a business loan, but they must show **key management experience** or a minimum of 12 months in business operation in the same industry.
* **How can I apply for a business loan from Wing Bank**
* To apply for a business loan, contact Wing Bank via phone, email, or visit a branch. The application process is streamlined to save time and guide you through the required documents and collateral.
* **Is there an age limit for applying for a business loan at Wing Bank**
* Yes, applicants must be **over 18 years old** and not older than **65 years old during the loan tenor** to qualify for a business loan.
* **What repayment options are available for a Wing Bank business loan**
* Wing Bank offers **flexible repayment modes** tailored to match your business's cash flow and revenue cycles, ensuring sustainability and ease of repayment.
* **Can I use my business loan for working capital**
* Wing Bank business loan can be used for **working capital**, purchasing inventory, expanding operations, or any other legitimate business expenses.
* **Does Wing Bank offer business loan support for merchants**
* Wing Bank provides **Merchant Loans** as part of its business loan offerings, specifically tailored for retail and service-based merchants.
* **What kind of business loan is suitable for medium-sized enterprises**
* The **Medium Business Loan** is ideal for businesses that are scaling up and require more capital for inventory, staffing, or expansion beyond a small operation.
* **Can real estate be used as collateral for a Wing Bank business loan**
* **Real estate with a strong or soft title deed** is a commonly accepted collateral type for securing a business loan at Wing Bank.
* **Who do I contact if I have questions about the business loan process**
* For any inquiries about a business loan, you can call **+855 23 999 989**, email **care.centre@wingbank.com.kh**, or visit Wing Bank’s head office in Phnom Penh.

1. **Card Service**
2. **Wing Visa Credit Platinium**

* **What is the Wing Visa Credit Platinum card**
* The Wing Visa Credit Platinum card is a high-tier credit card offering premium benefits like global travel insurance, airport lounge access, and a credit limit up to USD 50,000, designed for customers with a minimum monthly income of USD 2,000.
* **What is the credit limit for the Wing Visa Credit Platinum card**
* The Wing Visa Credit Platinum card offers a maximum credit limit of **USD 50,000**, depending on your income and eligibility.
* **What travel benefits do I get with the Wing Visa Credit Platinum card**
* The Wing Visa Credit Platinum card includes **travel insurance coverage up to USD 1 million** and access to global airport lounges **8 times per year via DragonPass**.
* **What are the eligibility requirements for the Wing Visa Credit Platinum** card
* Principle cardholder aged from 18 years and above and supplementary cardholder aged from 15 years and above. The requirements are
* Personal Identification
* Valid national ID card or passport
* For foreigner: residence with valid visa entry and living period in Cambodia longer and 182 days’ /employment contract/ business registration.
* For Secured Credit Card
* Collateral Type: Have Saving/Current Account/Fixed Deposit (term 6 months with​ auto rollover condition) with Wing Bank
* Credit Limit Secure: 90% of collateral replacement
* Proof of Income for unsecured Credit Card
* Minimum Monthly income (Gross Salary/Profit) for Gold Card start from USD 200
* Minimum Monthly income (Gross Salary/Profit) for Platinum Card start from USD 2,000
* Proof of Income for Employees
* Employment letter including application name, salary, position, and length of minimum working period
* Bank statement for the last 3 months
* Salary slips for the last 3 months
* Additional documents if any
* Proof of Income for Business Owners
* Income statement for the last 1-year period or bank statement for 6 months
* House rental contract
* Business license/patent
* Additional documents if any
* **What are the annual fees for the Wing Visa Credit Platinum card**
* The annual fee for the primary Wing Visa Credit Platinum card is **USD 250**, and for a supplementary card, it is **USD 50**.
* **Can foreigners apply for the Wing Visa Credit Platinum card**
* Foreigners can apply for the **secured** Wing Visa Credit Platinum card by maintaining a CASA or Term Deposit account with Wing Bank. **Unsecured credit cards are not available to foreigners.**
* **How do I repay my Wing Visa Credit Platinum card balance**
* You can repay your Wing Visa Credit Platinum card via **auto-debit**, the **Wing Bank App**, at a **Wing Bank branch**, or through a **Wing Master/Agent**.
* **What are the cash advance limits on the Wing Visa Credit Platinum card**
* You can withdraw up to **USD 1,000 per day**, with a **limit of 50% of the credit limit**, and a maximum of **5 transactions per day** on the Wing Visa Credit Platinum card.
* **What is the interest rate for the Wing Visa Credit Platinum card**
* The **monthly interest rate** is **2% for cash advances** and **1.5% for purchases** on the Wing Visa Credit Platinum card.
* **What happens if I make a late payment on my Wing Visa Credit Platinum card**
* A **5% late payment fee** will be charged on the **minimum repayment amount** for late payments on the Wing Visa Credit Platinum card.
* **What documents are required to apply for the Wing Visa Credit Platinum card**
* Required documents for the Wing Visa Credit Platinum card include a **valid ID or passport**, **residence certificate**, **employment letter**, **bank statement**, and **salary slips** or **business Slicense** for self-employed applicants.
* **What fees are charged for cash advances with the Wing Visa Credit Platinum card**
* A **2% fee or minimum of USD 5** per transaction is applied to all **cash advances**, whether from Wing Bank or other banks' ATMs.
* **What currency fees apply when using the Wing Visa Credit Platinum card internationally**
* A **2.5% fee** is applied to non-USD transactions made using the Wing Visa Credit Platinum card.
* **Where can I manage my Wing Visa Credit Platinum card account**
* You can manage your Wing Visa Credit Platinum card easily through the **Wing Bank App**, or by visiting any **Wing Bank branch** or authorized **Wing Master/Agent**.
* **How long is the Wing Visa Credit Platinum card valid for**
* The Wing Visa Credit Platinum card is valid for **5 years** from the date of issue.

1. **Wing Visa Credit Gold**

* **What is the** **Wing Visa Gold Credit Card**
* The Wing Visa Gold Credit Card is a credit card offered by Wing Bank that provides up to USD 5,000 credit limit, travel insurance, airport lounge access, and flexible repayment options for eligible customers.
* **What are the eligibility requirements for the Wing Visa Gold Credit Card**
* Principle cardholder aged from 18 years and above and supplementary cardholder aged from 15 years and above. The requirements are
* Personal Identification
* Valid national ID card or passport
* For foreigner: residence with valid visa entry and living period in Cambodia longer and 182 days’ /employment contract/ business registration.
* For Secured Credit Card
* Collateral Type: Have Saving/Current Account/Fixed Deposit (term 6 months with​ auto rollover condition) with Wing Bank
* Credit Limit Secure: 90% of collateral replacement
* Proof of Income for unsecured Credit Card
* Minimum Monthly income (Gross Salary/Profit) for Gold Card start from USD 200
* Minimum Monthly income (Gross Salary/Profit) for Platinum Card start from USD 2,000
* Proof of Income for Employees
* Employment letter including application name, salary, position, and length of minimum working period
* Bank statement for the last 3 months
* Salary slips for the last 3 months
* Additional documents if any
* Proof of Income for Business Owners
* Income statement for the last 1-year period or bank statement for 6 months
* House rental contract
* Business license/patent
* Additional documents if any
* **What is the maximum credit limit available on the** **Wing Visa Gold Credit Card**
* The Wing Visa Gold Credit Card offers a credit limit of up to USD 5,000.
* **What is the minimum monthly income required to apply for** the **Wing Visa Gold Credit Card**
* You must earn a minimum monthly income of USD 200 to be eligible for the Wing Visa Gold Credit Card.
* **What travel benefits come with the** **Wing Visa Gold Credit Card**
* The Wing Visa Gold Credit Card includes travel insurance coverage up to USD 500,000 and two annual airport lounge accesses via DragonPass.
* **How much is the annual fee for the primary holder of the Wing Visa Gold Credit Card**
* The annual fee for the primary holder of the Wing Visa Gold Credit Card is USD 50.
* **What is the cash advance limit of the Wing Visa Gold Credit Card**
* The Wing Visa Gold Credit Card allows cash advances up to 50% of the card’s credit limit.
* **What interest rate applies to purchases made with the Wing Visa Gold Credit Card**
* Purchases with the Wing Visa Gold Credit Card are subject to a monthly interest rate of 1.5%.
* **How many ATM cash advances can be made daily with the** **Wing Visa Gold Credit Card**
* You can make up to 5 ATM cash advance transactions per day with the Wing Visa Gold Credit Card.
* **What is the late payment fee for the** **Wing Visa Gold Credit Card**
* The late payment fee is 5% of the minimum repayment amount on the Wing Visa Gold Credit Card.
* **Are declined transactions at other banks charged when using the** **Wing Visa Gold Credit Card**
* No, declined transactions at other banks’ ATM/POS/eCom are free of charge when using the Wing Visa Gold Credit Card.
* **What documents are required to apply for the** **Wing Visa Gold Credit Card as an employee**
* Employees must provide an employment letter, last 3 months of bank statements, and salary slips to apply for the Wing Visa Gold Credit Card.
* **How long is the Wing Visa Gold Credit Card** **valid before it expires**
* The Wing Visa Gold Credit Card is valid for 5 years from the date of issuance.
* **Can foreigners apply for an unsecured** **Wing Visa Gold Credit Card**
* No, foreigners are not eligible for an unsecured Wing Visa Gold Credit Card and must instead provide a CASA or term deposit.
* **What repayment options are available for the** **Wing Visa Gold Credit Card**
* The Wing Visa Gold Credit Card offers repayment choices of 10%, 20%, 50%, full amount, or a minimum of USD 15 per month.
* **What is the cash advance fee when using the** **Wing Visa Gold Credit Card** **at an ATM**
* The cash advance fee for the Wing Visa Gold Credit Card is 2% of the transaction amount or a minimum of USD 5 per transaction.

1. **Wing Visa Credit Infinite**

* **What is the** **Wing Visa Credit Infinite card**
* The Wing Visa Credit Infinite is a premium, metal-designed credit card offering exclusive global privileges, including unlimited lounge access, up to $1,000,000 in travel insurance, a customizable credit line, and luxurious lifestyle services tailored for high-net-worth individuals.
* **What are feature and benefit of Wing Visa Credit Infinite**
* Luxurious Design
* Crafted from pure metal, our Visa Infinite Credit Card exudes elegance and exclusivity.
* Numberless Security
* Experience the pinnacle of security with our numberless design, ensuring your financial transactions are guarded at all times.
* Tailor-Made Credit Line
* Your credit, your way. Enjoy a credit line customized to meet your unique financial needs.
* Global Payment Convenience
* Make secure payments worldwide, both in-store through POS and online, wherever VISA is accepted.
* Cash Advances
* Unlock the potential of your credit limit with cash advances up to 50% at ATMs globally, subject to daily and transaction limits.
* Interest-Free Grace Period
* Spend now, pay later with up to 55 days of interest-free grace.
* Real-time Transaction Alerts
* Stay informed with instant alerts for every transaction made using your Visa Infinite Credit Card.
* Wing Bank App
* Seamlessly manage your card and make payments through our secure and user-friendly Wing Bank app.
* Supplementary Cards
* Extend the luxury to your family with the option to add up to 5 supplementary cards.
* 24/7 Customer Service
* Our dedicated customer service team is at your disposal around the clock, ensuring your queries are addressed promptly.
* Exclusive Promotions
* Enjoy exciting promotions globally through VISA-participating merchant programs.
* Cash Back Rewards
* Earn up to 1.1% cash back on every card purchase, with a maximum monthly reward of $500.
* Unlimited Lounge Access
* Experience unparalleled luxury with unlimited access to DragonPass’s network Lounges worldwide and Wing Bank’s premier banking lounges at all branches.
* Free Travel Insurance
* Travel with confidence, knowing you're covered with free travel insurance up to $1,000,000.
* **What is the annual fee for the** **Wing Visa Credit Infinite** **card**
* The annual fee for the Wing Visa Credit Infinite card is USD 999 for the primary cardholder and USD 499 per supplementary card.
* **How much cashback can I earn with the** **Wing Visa Credit Infinite** **card**
* With the Wing Visa Credit Infinite card, you can earn up to 1.1% cashback on purchases, capped at USD 500 per month.
* **What kind of travel insurance is included with the** **Wing Visa Credit Infinite** **card**
* The Wing Visa Credit Infinite card offers free travel insurance coverage of up to USD 1,000,000.
* **Does the** **Wing Visa Credit Infinite** **card provide airport lounge access**
* Wing Visa Credit Infinite card provides unlimited access to global lounges through DragonPass, as well as Wing Bank’s premier banking lounges.
* **What is the credit line policy for the** **Wing Visa Credit Infinite card**
* The Wing Visa Credit Infinite card offers a tailor-made credit line, customized based on your financial profile and needs.
* **What is the maximum daily cash advance limit on the Wing Visa Credit Infinite** **card**
* You can withdraw up to USD 10,000 per day via ATM using your Wing Visa Credit Infinite card.
* **How many supplementary cards can I get with the** **Wing Visa Credit Infinite card**
* You can add up to 5 supplementary cards with your Wing Visa Credit Infinite card account.
* **What security features does the** **Wing Visa Credit Infinite** **card offer**
* The Wing Visa Credit Infinite card includes a numberless design, contactless chip technology, and OTP verification for online payments.
* **What is the interest-free grace period for the** **Wing Visa Credit Infinite** **card**
* The Wing Visa Credit Infinite card offers an interest-free grace period of up to 55 days.
* **What is the purchase interest rate on the** **Wing Visa Credit Infinite card**
* Purchases on the Wing Visa Credit Infinite card are subject to a 1.5% monthly interest rate if not paid during the grace period
* **What are the cash advance fees for the** **Wing Visa Credit Infinite** **card**
* The Wing Visa Credit Infinite card charges 2% or a minimum of USD 5 per cash advance transaction.
* **How can I manage my** **Wing Visa Credit Infinite** **card account**
* You can manage your Wing Visa Credit Infinite card through the Wing Bank app, which offers secure and real-time transaction alerts.
* **Does the Wing Visa Credit Infinite** **card include a concierge service**
* Wing Visa Credit Infinite card offers 24/7 Visa Concierge service for travel bookings, dining reservations, and personalized assistance.
* **What should I do if I need to replace** my **Wing Visa Credit Infinite card**
* Card replacement for the Wing Visa Credit Infinite card costs USD 599 per card.

1. **Wing Visa Personalized Debit Card**

* **What is the Wing Visa Personalized Debit Card**
* The Wing Visa Personalized Debit Card is a secure and convenient payment card offered by Wing Bank, allowing users to make purchases and withdraw cash worldwide wherever Visa is accepted.
* **What are the features and benefit of the Wing Visa Personalized Debit Card**
* Free first year annual fee
* Apply for a card during the promotion period (ends December 31, 2024) to waive the first year's annual fee.
* More convenient and secure
* Carry less cash, make secure payments, receive transaction notifications, and enjoy EMV 3D Secure and contactless chip technology protection.
* Access ATMs and merchants worldwide
* Access Nation/World-wide ATM cash withdrawal and merchant outlets that Visa/CSS is accepted.
* Better control and manage transactions
* Manage daily cash withdrawal/purchase limit, change PIN, Change Link account, and View and download up to 180 days of transaction history in the Wing Bank App.
* Enjoy promotions
* Take advantage of exclusive promotions from Wing Bank and Visa merchant outlets.
* Wing Visa Numberless Debit Card
* The card number, CVV2, and expiry date are not printed on the card, making it more secure.
* Eco-friendly
* The card is made from 94% plant material, a more sustainable choice.
* **Is there an annual fee for the Wing Visa Personalized Debit Card**
* Wing Visa Personalized Debit Card has an annual fee of USD 6.
* **Are there any issuance fees for the Wing Visa Personalized Debit Card**
* The issuance of the Wing Visa Personalized Debit Card is free of charge.
* **What is the daily purchase limit for the Wing Visa Personalized Debit Card**
* The daily purchase limit for POS and e-commerce transactions is USD 5,000.
* **How many purchase transactions can I make per day with the Wing Visa Personalized Debit Card**
* There is no limit to the number of purchase transactions per day with the Wing Visa Personalized Debit Card.
* **What is the daily cash withdrawal limit for the Wing Visa Personalized Debit Card**
* Users can withdraw up to USD 5,000 per day using the Wing Visa Personalized Debit Card.
* **Are there fees for cash withdrawals at ATMs with the Wing Visa Personalized Debit Card**
* Withdrawals at Wing Bank ATMs are free. However, using other banks' ATMs incurs a fee of 2% of the amount withdrawn, with a minimum of USD 5.
* **Can I make international purchases with the Wing Visa Personalized Debit Card**
* International transactions are possible, but a fee of 2.5% of the transaction amount applies for non-USD purchases.
* **What is the validity period of the Wing Visa Personalized Debit Card**
* The Wing Visa Personalized Debit Card is valid for 5 years from the date of issuance.
* **Is there a fee for replacing the Wing Visa Personalized Debit Card**
* Replacing the Wing Visa Personalized Debit Card costs USD 6 per replacement.
* **Can I change my PIN for the Wing Visa Personalized Debit Card**
* PIN changes are free when done through Wing Bank ATMs or the Wing Bank App.
* **What is the eligibility criteria for obtaining the Wing Visa Personalized Debit Card**
* Applicants must be have a Full KYC
* Minimum 18 years old
* Nationality Cambodian or Foreigner
* Having Individual/Joint with anyone to sign condition, Saving or Current Account with Wing Bank​
* Identification Proof for Cambodian and Foreigner require Passport (Attached with Valid Visa entry with 6 months)
* **Are there any eco-friendly aspects of the Wing Visa Personalized Debit Card**
* Wing Visa Personalized Debit Card is made from 94% plant-based materials, promoting environmental sustainability.
* **How can I apply for the Wing Visa Personalized Debit Card**
* You can apply by visiting a Wing Bank branch or contacting their hotline at +855 23 999 989 for more information.

1. **Wing Visa Numberless Debit Card**

* **What is the Wing Visa Numberless Debit Card**
* The Wing Visa Numberless Debit Card is a secure payment solution with no printed card number, CVV2, or expiry date, reducing the risk of fraud and identity theft.
* **What are the feature and benefits of using the Wing Visa Numberless Debit Card**
* Free first year annual fee
* Apply for a card during the promotion period (ends December 31, 2024) to waive the first year's annual fee.
* More convenient and secure
* Carry less cash, make secure payments, receive transaction notifications, and enjoy EMV 3D Secure and contactless chip technology protection.
* Access ATMs and merchants worldwide
* Access Nation/World-wide ATM cash withdrawal and merchant outlets that Visa/CSS is accepted.
* Better control and manage transactions
* Manage daily cash withdrawal/purchase limit, change PIN, Change Link account, and View and download up to 180 days of transaction history in the Wing Bank App.
* Enjoy promotions
* Take advantage of exclusive promotions from Wing Bank and Visa merchant outlets.
* Wing Visa Numberless Debit Card
* The card number, CVV2, and expiry date are not printed on the card, making it more secure.
* Eco-friendly
* The card is made from 94% plant material, a more sustainable choice
* **How much is the annual fee for the Wing Visa Numberless Debit Card**
* The Wing Visa Numberless Debit Card has an annual fee of USD 6, but the first year is free if you apply during the promotion period ending December 31, 2024.
* **Can I make online purchases with the Wing Visa Numberless Debit Card**
* Wing Visa Numberless Debit Card supports online purchases securely through the Wing Bank App, where all necessary card details are stored digitally.
* **What are the daily transaction limits for the Wing Visa Numberless Debit Card**
* The Wing Visa Numberless Debit Card allows up to USD 5,000 in purchases and cash withdrawals per day, with unlimited purchase transactions and up to 5 cash withdrawals.
* **How do I manage my Wing Visa Numberless Debit Card**
* You can manage the Wing Visa Numberless Debit Card through the Wing Bank App, including changing your PIN, setting spending limits, linking accounts, and viewing transaction history.
* **Where can I use the Wing Visa Numberless Debit Card**
* The Wing Visa Numberless Debit Card can be used at all Visa/CSS-accepted merchants and ATMs nationwide and worldwide.
* **Is there a fee to replace the Wing Visa Numberless Debit Card**
* Replacing the Wing Visa Numberless Debit Card costs USD 6 per replacement.
* **What is the expiration period for the Wing Visa Numberless Debit Card**
* The Wing Visa Numberless Debit Card is valid for 5 years from the date of issuance.
* **What is the eco-friendly feature of the Wing Visa Numberless Debit Card**
* The Wing Visa Numberless Debit Card is made from 94% plant-based materials, supporting sustainability and reducing environmental impact.
* **Are there fees for cash withdrawals using the Wing Visa Numberless Debit Card**
* Withdrawals at Wing ATMs are free, but using other banks’ ATMs incurs a 2% fee (minimum USD 5) per transaction with the Wing Visa Numberless Debit Card.
* **What is the eligibility requirement to apply for a Wing Visa Numberless Debit Card**
* Applicants must be having a Full KYC
* Minimum 18 years old
* Nationality Cambodian or Foreigner
* Having Individual/Joint with anyone to sign condition, Saving or Current Account with Wing Bank​
* Identification Proof for Cambodian and Foreigner require Passport (Attached with Valid Visa entry with 6 months
* **How many Wing Visa Numberless Debit Cards can I own**
* Each customer can hold up to 5 Wing Visa Numberless Debit Cards under one CIF (customer ID) at Wing Bank.
* **How can I apply for the Wing Visa Numberless Debit Card**
* To apply for the Wing Visa Numberless Debit Card, visit your nearest Wing Bank branch or call +855 23 999 989 for more information.

1. **Wing Mastercard**

* **What is the Wing Mastercard**
* The Wing Mastercard is a secure and globally accepted debit card issued by Wing Bank, offering convenience, real-time notifications, and EMV 3D Secure contactless payments.
* **What makes the Wing Mastercard secure**
* The Wing Mastercard offers enhanced security through EMV 3D Secure technology, contactless chip, and instant transaction alerts to help prevent fraud.
* **What are the feature and benefits of using the Wing Mastercard**
* More convenient and secure
* Carry less cash, make secure payments, receive transaction notifications, and enjoy EMV 3D Secure and contactless chip technology protection.
* Access ATMs and merchants worldwide
* Access Nation/World-wide ATM cash withdrawal and merchant outlets that Mastercard is accepted​.
* Better control and manage transactions
* Manage daily cash withdrawal/purchase limit, change PIN, Change Link account, and View and download up to 180 days of transaction history in the Wing Bank App.
* Enjoy promotions
* Take advantage of exclusive promotions from Wing Bank and Visa merchant outlets
* **What is the annual fee for the Wing Mastercard**
* The Wing Mastercard has an annual fee of USD 6, while card issuance is completely free.
* **Can I use the Wing Mastercard for online purchases**
* Wing Mastercard supports online shopping with no additional online purchase fee and is secured with EMV 3D Secure technology.
* **What are the transaction limits for the Wing Mastercard**
* The Wing Mastercard allows up to USD 5,000 for purchases and cash withdrawals per day, with unlimited purchases and 10 cash withdrawal transactions daily.
* **How do I manage my Wing Mastercard**
* Users can manage their Wing Mastercard using the Wing Bank App, where they can set limits, change PINs, view transaction history, and more.
* **Where can I use the Wing Mastercard**
* The Wing Mastercard can be used for payments and withdrawals at any ATM or merchant worldwide that accepts Mastercard.
* **What is the fee for withdrawing cash from other banks’ ATMs using the Wing Mastercard**
* Using the Wing Mastercard at another bank’s ATM will cost 2% of the withdrawal amount, with a minimum fee of USD 5 per transaction.
* **How long is the Wing Mastercard valid**
* The Wing Mastercard is valid for 5 years from the issuance date.
* **What documents are required to apply for the Wing Mastercard**
* Applicants must be having a Full KYC
* Minimum 18 years old
* Nationality Cambodian or Foreigner
* Having Individual/Joint with anyone to sign condition, Saving or Current Account with Wing Bank​
* Identification Proof for Cambodian and Foreigner require Passport (Attached with Valid Visa entry with 6 months
* **What is the age requirement for getting a Wing Mastercard**
* Applicants for the Wing Mastercard must be at least 18 years old.
* **Are there any fees for replacing a lost Wing Mastercard**
* There is a USD 6 fee for replacing your Wing Mastercard.
* **Does the Wing Mastercard support foreign currency transactions**
* Wing Mastercard also support foreign currency but transactions in non-USD currencies using the Wing Mastercard incur a 2.5% currency conversion fee.
* **How can I apply for the Wing Mastercard**
* You can apply for the Wing Mastercard by visiting any Wing Bank branch or contacting their hotline at +855 23 999 989.

1. **Wing Mastercard Numberless Standard**

* **What is the Wing Mastercard Numberless Standard**
* The Wing Mastercard Numberless Standard is a debit card with enhanced security, featuring no printed card number, CVV2, or expiry date, making it safer for everyday transactions.
* **Why is the Wing Mastercard Numberless Standard more secure**
* The Wing Mastercard Numberless Standard improves security by not displaying sensitive card details like the number, CVV, or expiry date on the physical card, reducing the risk of data theft.
* **What features and benefit does the Wing Mastercard Numberless Standard offer**
* More convenient and secure
* Carry less cash, make secure payments, receive transaction notifications, and enjoy EMV 3D Secure and contactless chip technology protection.
* Access ATMs and merchants worldwide
* Access Nation/World-wide ATM cash withdrawal and merchant outlets that Mastercard is accepted​.
* Enjoy promotions
* Take advantage of exclusive promotions from Wing Bank and Mastercard merchant outlets.
* Better control and manage transactions
* Manage daily cash withdrawal/purchase limit, change PIN, Change Link account, and View and download up to 180 days of transaction history in the Wing Bank App.
* Numberless Mastercard Card
* The card number, CVV2, and expiry date are not printed on the card, making it more secure.
* **What is the annual fee for the Wing Mastercard Numberless Standard**
* The Wing Mastercard Numberless Standard comes with an annual fee of USD 6, while the card issuance is free.
* **Is the Wing Mastercard Numberless Standard good for online shopping**
* The Wing Mastercard Numberless Standard supports online purchases with no transaction fee and strong security features like EMV 3D Secure.
* **What are the daily transaction limits for the Wing Mastercard Numberless Standard**
* With the Wing Mastercard Numberless Standard, you can spend and withdraw up to USD 5,000 per day. Purchase transactions are unlimited, but withdrawals are limited to 5 times daily.
* **How can I control my Wing Mastercard Numberless Standard**
* Wing Mastercard Numberless Standard can be fully managed through the Wing Bank App, including PIN changes, limit settings, and viewing transaction history.
* **Where can I use the Wing Mastercard Numberless Standard**
* The Wing Mastercard Numberless Standard is accepted at Mastercard-supported ATMs and merchants both in Cambodia and worldwide.
* **How much does it cost to withdraw cash using the Wing Mastercard Numberless Standard at other banks’ ATMs**
* Using the Wing Mastercard Numberless Standard at non-Wing ATMs costs 2% of the withdrawal amount, with a minimum fee of USD 5 per transaction.
* **What is the validity period of the Wing Mastercard Numberless Standard**
* The Wing Mastercard Numberless Standard is valid for 5 years from the date of issue.
* **What documents are needed to apply for the Wing Mastercard Numberless Standard**
* To apply for the Wing Mastercard Numberless Standard, full KYC is required. Cambodians need a national ID, while foreigners must present a passport with a valid visa for at least 6 months.
* **What is the minimum age to apply for the Wing Mastercard Numberless Standard**
* Applicants for the Wing Mastercard Numberless Standard must be at least 18 years old.
* **Is there a replacement fee for the Wing Mastercard Numberless Standard**
* If your Wing Mastercard Numberless Standard is lost or damaged, you can request a replacement for a fee of USD 6.
* **Can foreigners apply for the Wing Mastercard Numberless Standard**
* The Wing Mastercard Numberless Standard is available to both Cambodian citizens and foreigners who meet the identification requirements.
* **How can I apply for the Wing Mastercard Numberless Standard**
* You can apply for the Wing Mastercard Numberless Standard at any Wing Bank branch or by calling +855 23 999 989 for more details.

1. **Wing Mastercard Numberless Platinum**

* **What is the Wing Mastercard Numberless Platinum**
* The Wing Mastercard Numberless Platinum is a premium debit card with a sleek design, metal inlay, and antibacterial coating, offering secure payments and exclusive benefits for cardholders.
* **What features and benefit does the Wing Mastercard Numberless Platinum offer**
* More convenient and secure
* Carry less cash, make secure payments, receive transaction notifications, and enjoy EMV 3D Secure and contactless chip technology protection.
* Access ATMs and merchants worldwide
* Access Nation/World-wide ATM cash withdrawal and merchant outlets that Mastercard is accepted​.
* Enjoy promotions
* Take advantage of exclusive promotions from Wing Bank and Visa merchant outlets.
* Better control and manage transactions
* Manage daily cash withdrawal/purchase limit, change PIN, Change Link account, and View and download up to 180 days of transaction history in the Wing Bank App.
* Numberless Mastercard
* The card number, CVV2, and expiry date are not printed on the card, making it more secure.
* **How is the Wing Mastercard Numberless Platinum different from other cards**
* The Wing Mastercard Numberless Platinum stands out with its metal inlay design, antivirus and antibacterial protection, and luxurious travel perks including lounge discounts.
* **What security features does the Wing Mastercard Numberless Platinum offer**
* The Wing Mastercard Numberless Platinum includes EMV 3D Secure, a numberless design (no printed card number, CVV2, or expiry date), and real-time transaction notifications.
* **What is the issuance fee for the Wing Mastercard Numberless Platinum**
* The Wing Mastercard Numberless Platinum has no issuance fee, but an annual fee of USD 50 applies.
* **How much can I spend or withdraw per day with the Wing Mastercard Numberless Platinum**
* The Wing Mastercard Numberless Platinum allows purchases and withdrawals up to USD 50,000 daily, with up to 10 cash withdrawal transactions per day.
* **Can I use the Wing Mastercard Numberless Platinum internationally**
* Yes, the Wing Mastercard Numberless Platinum is accepted worldwide at all Mastercard-enabled ATMs and merchants.
* **What health protection does the Wing Mastercard Numberless Platinum provide**
* The Wing Mastercard Numberless Platinum features an antiviral and antibacterial layer that kills 99.99% of viruses and bacteria using chlorine dioxide technology.
* **Does the Wing Mastercard Numberless Platinum support online purchases**
* Wing Mastercard Numberless Platinum supports secure online shopping with zero transaction fees and advanced fraud protection.
* **How do I manage my Wing Mastercard Numberless Platinum card**
* You can manage your Wing Mastercard Numberless Platinum entirely through the Wing Bank App, including PIN changes, account linking, and viewing transaction history.
* **Are there travel perks with the Wing Mastercard Numberless Platinum**
* Wing Mastercard Numberless Platinum comes with a welcome pack offering 20% off at Plaza Premium Lounges in both local and international airports.
* **What happens if I lose my Wing Mastercard Numberless Platinum**
* The first replacement of the Wing Mastercard Numberless Platinum is free; subsequent replacements cost USD 10 each.
* **Who is eligible for the Wing Mastercard Numberless Platinum**
* Anyone aged 18 or older with full KYC—Cambodian or foreigner (with passport and valid visa)—can apply for the Wing Mastercard Numberless Platinum.
* **What is the fee for using the Wing Mastercard Numberless Platinum at another bank’s ATM**
* A 2% fee applies (minimum USD 5) when withdrawing cash from non-Wing ATMs using the Wing Mastercard Numberless Platinum.
* **Is there a PIN change fee for the Wing Mastercard Numberless Platinum**
* Wing Mastercard Numberless Platinum allows free PIN changes through the Wing Bank App or at supported ATMs.
* **How can I apply for the Wing Mastercard Numberless Platinum**
* To apply for the Wing Mastercard Numberless Platinum, visit any Wing Bank branch or contact their hotline at +855 23 999 989 for guidance.

1. **Wing Mastercard Virtual**

* **What is Wing Mastercard Virtual**
* Wing Mastercard Virtual is a digital payment card offered by Wing Bank that allows users to shop online, book tickets, and make other digital transactions without needing a physical card. You can easily manage your Wing Mastercard Virtual through the Wing Bank App.
* **How can I apply for a Wing Mastercard Virtual**
* Enter Wing Bank App
* Click on “Card”
* Click on “+”
* Click Create Online Card
* Chose card brand to be requested (Visa or Mastercard)
* Click on “Create Mastercard”
* Click “ok”
* Select Wing Bank account number, phone number, and tick on agree to T&C
* Confirm and input your 4 PIN Code
* Your Wing Mastercard Virtual is created successful You can start enjoying your Wing Mastercard Virtual
* **What are the feature and benefits of using Wing Mastercard Virtual**
* Convenient
* Create up to 10 virtual cards for different purposes and needs.
* Secure
* Your virtual card is protected by 3D-Secure, an additional layer of security that helps to prevent fraud.
* Easy to use
* Manage your virtual card through the Wing Bank app, so you can always keep track of your spending and stay in control of your finances**.**
* **How secure is the Wing Mastercard Virtual for online transactions**
* Wing Mastercard Virtual is protected with 3D-Secure technology, which adds an extra layer of security to prevent unauthorized transactions and keep your card information safe during online purchases.
* **How much does it cost to use the Wing Mastercard Virtual**
* The first 3 Wing Mastercard Virtual cards are issued for free. From the 4th to the 10th card, a $1 issuance fee applies per card. Each card has a $0.50 monthly maintenance fee (charged upfront), and there’s a 2.5% fee for purchases in non-USD currency.
* **Is there a daily limit for transactions with Wing Mastercard Virtual**
* Wing Mastercard Virtual allows up to **USD 5,000** in purchases per day. However, the number of daily transactions is unlimited, giving users flexibility for various spending needs.
* **Can I use Wing Mastercard Virtual for subscriptions or recurring payments**
* Wing Mastercard Virtual can be used for subscriptions or recurring payments, as long as the merchant supports Mastercard virtual cards. It’s ideal for services like streaming platforms or online memberships.
* **How do I view and manage my Wing Mastercard Virtual transactions**
* All your Wing Mastercard Virtual can view and manage transactions directly from the Wing Bank App, including checking your balance, viewing purchase history, and tracking multiple virtual cards.
* **Who is eligible to apply for a Wing Mastercard Virtual**
* Wing Mastercard Virtual is available to users who have completed full KYC verification with valid identification documents such as a Cambodian National ID or a passport with a valid visa for foreigners.
* **What should I do if I want to stop using my Wing Mastercard Virtual**
* Wing Mastercard Virtual can be deactivate or delete anytime through the Wing Bank App. Just go to your card settings and choose the option to close the virtual card.

1. **Wing Visa card virtual**

* **What is Wing Visa Card Virtual**
* Wing Visa Card Virtual is a digital version of a Visa card provided by Wing Bank that you can use for online shopping, travel booking, and digital subscriptions. The Wing Visa Card Virtual works just like a physical card but exists entirely on the Wing Bank App
* **How do I apply for a Wing Visa Card Virtual**
* Enter Wing Bank App
* Click on “Card”
* Click on “+”
* Click Create Online Card
* Chose card brand to be requested (Visa or Mastercard)
* Click on “Create Mastercard”
* Click “ok”
* Select Wing Bank account number, phone number, and tick on agree to T&C
* Confirm and input your 4 PIN Code
* Your Wing Mastercard Virtual is created successful You can start enjoying your Wing Mastercard Virtual
* **What are the feature and benefits of Wing Visa Card Virtual**
* **Convenient**
* **Create up to 10 virtual cards for different purposes and needs.**
* **Secure**
* **Your virtual card is protected by 3D-Secure, an additional layer of security that helps to prevent fraud.**
* **Easy to use**
* **Manage your virtual card through the Wing Bank app, so you can always keep track of your spending and stay in control of your finances.**
* **How secure is Wing Visa Card Virtual**
* Wing Visa Card Virtual is protected by 3D-Secure technology, which adds an extra verification step during transactions to help protect against fraud and unauthorized payments.
* **Is there a fee for using Wing Visa Card Virtual**
* The first three Wing Visa Card Virtual cards are issued for free. A $1 issuance fee applies from the fourth card onward. Each card has a monthly maintenance fee of $0.50, charged upfront.
* **What is the transaction limit for Wing Visa Card Virtual**
* The daily purchase limit for Wing Visa Card Virtual is up to **USD 5,000**, with **no limit** on the number of transactions per day. This makes it ideal for frequent online shoppers and service users.
* **Can I use Wing Visa Card Virtual for non-USD transactions**
* Wing Visa Card Virtual can be used for non-USD purchases. However, a 2.5% fee of the transaction amount will apply for currency conversion.
* **Who is eligible to create a Wing Visa Card Virtual**
* Only users who have completed **full KYC verification** are eligible to create a Wing Visa Card Virtual. Valid documents such as a Cambodian National ID or a foreign passport with a visa are required.
* **How do I manage multiple Wing Visa Card Virtual cards**
* You can manage up to 10 Wing Visa Card Virtual cards through the Wing Bank App. The app allows you to track spending, view transaction history, and control each card individually.
* **What happens if I don’t have enough balance to cover the monthly fee for Wing Visa Card Virtual**
* To activate and maintain your Wing Visa Card Virtual, your Wing Bank account must have at least **$0.50** to cover the upfront monthly fee. If your balance is insufficient, the card may not be created or maintained properly.

1. **Wing Mastercard Numberless World**

* **What is Wing Mastercard Numberless World**
* Wing Mastercard Numberless World is a premium digital debit card made of pure metal, offering elite benefits such as unlimited global lounge access, luxury travel perks, and top-tier security for Wing VVVIP customers.
* **What are feature and benefit of Wing Mastercard Numberless World**
* Unlimited access for Cardholder
* DragonPass's network Airport Lounge Access airport lounges in global.Wing Premier Lounge Access Wing premier lounge
* One Night Free Program\* Offer a complimentary night’s luxury accommodation
* Access One Night Free at a collection of participating hotels.
* One Dines Free\* Great meals deserve great company.
* Enjoy one complimentary main course when dining at partner restaurants in major cities across The Asia Pacific
* Mastercard Southeast Asia Golf\* Enjoy the freedom to play on any of our world class courses courtesy of Mastercard.
* 50% Off at Southeast Asia Golf Club, Effortless with Mastercard Airport Concierge
* TPC Golf Program Gain VIP access to some of the world’s most famous golf courses
* Enjoy the golf experience of a lifetime with the chance to tee off and play on the world famous TPC golf courses where the PGA TOUR professionals play. You also can enjoy the following exclusive privileges including TPC Private Club Access, TPC Resort VIP, PGA TOUR Player Experience
* Mastercard Travel & Lifestyle Services Enjoy a wide array of curated global offers and experiences
* Luxury Hotels and Resorts, Hotel Stay Guarantee, Lowest Hotel Rate Guarantee, Air Program, Car Rental and Cruise Program, Vacation Package
* Pay Now Travel Later Stay in control with your future travel plans
* Book your next business or leisure trip in advance with confidence as you can fly later with the flexibility of a 1 time free waiver to change your travel dates within 1 year of travel validity
* Peace of Mind Mastercard ID Theft Protection
* Monitors the deep dark and surface web; Provides alerts and full identity restoration service; and Secure.
* Mastercard Concierge Service Expert advice and tailored support at your service
* Whenever you need assistance planning a business or leisure trip, the MC concierge is on hand to help
* **How can I get a Wing Mastercard Numberless World card**
* To obtain a Wing Mastercard Numberless World card, you must maintain a minimum balance of USD 500,000 in your Wing Bank account or apply through a Wing branch. Eligibility may include special invitation for Wing VVVIP customers.
* **What makes Wing Mastercard Numberless World different from regular cards**
* Wing Mastercard Numberless World stands out with its numberless, metal design and exclusive benefits like unlimited airport lounge access, luxury hotel stays, premium golf programs, and travel concierge services.
* **Is there an annual fee for Wing Mastercard Numberless World**
* Wing Mastercard Numberless World has an annual fee of **USD 999**, but this fee is waived if the cardholder maintains a balance of USD 500,000 or more on the card’s anniversary date.
* **Can I withdraw cash using Wing Mastercard Numberless World**
* Yes, you can withdraw up to **USD 50,000 per day** using your Wing Mastercard Numberless World, with up to **10 cash withdrawal transactions allowed daily** across Mastercard-supported ATMs worldwide
* **Is there a limit to how much I can purchase using Wing Mastercard Numberless World**
* There is **no daily purchase transaction limit** for Wing Mastercard Numberless World. You can spend up to USD 500,000 per day for online and in-store transactions, making it perfect for luxury and business use.
* **What are the airport lounge benefits with Wing Mastercard Numberless World**
* Wing Mastercard Numberless World gives you **unlimited access** to over 1,300 airport lounges worldwide through **DragonPass**, including Wing Premier Lounges in Cambodia.
* **Are there any luxury hotel benefits with Wing Mastercard Numberless World**
* Yes, Wing Mastercard Numberless World cardholders can enjoy a **complimentary one-night stay** at participating luxury hotels globally under the **One Night Free Program**.
* **What dining privileges come with Wing Mastercard Numberless World**
* Wing Mastercard Numberless World includes the **“One Dines Free”** benefit, which offers a free main course when dining with a guest at select premium restaurants across the Asia Pacific.
* **Can I play golf with Wing Mastercard Numberless World benefits**
* Absolutely. Wing Mastercard Numberless World offers access to the **Southeast Asia Golf** program (50% off) and **TPC Golf Program**, letting you play on world-renowned golf courses, including PGA TOUR venues.
* **Does Wing Mastercard Numberless World offer travel flexibility**
* Yes, with the **Pay Now Travel Later** feature, Wing Mastercard Numberless World allows you to book trips in advance and change your travel date once within a year, without penalty.
* **How does Wing Mastercard Numberless World protect against identity theft**
* Wing Mastercard Numberless World includes **Mastercard ID Theft Protection**, which monitors the dark web and offers alert notifications and full identity restoration services.
* **What is the replacement cost for a lost Wing Mastercard Numberless World**
* If your Wing Mastercard Numberless World card is lost or damaged, a replacement card costs **USD 599** per issuance.
* **Are there any foreign currency transaction fees with Wing Mastercard Numberless World**
* Yes, a **2.5% fee** of the transaction amount applies when using Wing Mastercard Numberless World for purchases or withdrawals in currencies other than USD.
* **How many Wing Mastercard Numberless World cards can one person own**
* Each customer can hold up to **5 Wing Mastercard Numberless World cards** under their profile, offering flexibility for different personal and business uses.

1. **Wing UnionPay Numberless Platinum Card**

* **What is the Wing UnionPay Numberless Platinum Card**
* The Wing UnionPay Numberless Platinum Card is a modern and secure debit card issued by Wing Bank. Unlike traditional cards, it doesn’t display your card number, CVV, or expiry date, which helps protect against card skimming, theft, and online fraud. It is designed to offer peace of mind while giving you access to contactless, secure, and seamless transactions locally and internationally
* **What are the benefits of the Wing UnionPay Numberless Platinum Card**
* The key benefits of using Wing UnionPay Numberless Platinum Card include
* Enhanced Security
* Wing UnionPay Numberless Platinum Card eliminates the risk of card number exposure, CVV2, and expiry date. With this advanced security feature, you can confidently make transactions without fear of theft or fraud.
* Global Accessibility
* Experience seamless transactions wherever UnionPay is accepted, whether shopping locally or traveling abroad. Our contactless payment technology allows you to tap and pay at millions of locations worldwide, making every purchase hassle-free.
* Peace of Mind
* Rest assured that our "One Time Password" (OTP) system provides additional security for every transaction. Receive real-time alerts for every purchase made, keeping you informed and in control of your finances.
* Exclusive Promotions
* Unlock exclusive benefits and promotions with the Wing UnionPay Numberless Platinum Card. Enjoy special offers at UnionPay's extensive network of merchant outlets.
* Convenience
* Wing UnionPay Numberless Platinum Card offers effortless online transactions and more.
* **How much is the annual fee for the Wing UnionPay Numberless Platinum Card**
* The annual fee for the Wing UnionPay Numberless Platinum Card is **USD 50**. This fee allows you to access a range of premium features, global payment capabilities, and added security benefits that come with the card.
* **Is there a fee for issuing or renewing the Wing UnionPay Numberless Platinum Card**
* Both the **issuance and renewal** of the Wing UnionPay Numberless Platinum Card are **free of charge**, which makes it more convenient and affordable for customers to get started and continue using the card.
* **What are the transaction limits for this card**
* With the Wing UnionPay Numberless Platinum Card, you can
* Make purchases up to USD 50,000 per day
* Withdraw up to USD 50,000 per day from ATMs
* Perform up to 99 purchase transactions and 20 cash withdrawals daily.This flexibility makes the card suitable for both everyday spending and larger transactions.
* **Can I use the Wing UnionPay Numberless Platinum Card internationally**
* The Wing UnionPay Numberless Platinum Card can be used at any location around the world where **UnionPay is accepted**. However, keep in mind that a **1% cross-border fee** applies when making purchases outside Cambodia. It’s perfect for travelers and online shoppers who want secure and convenient global payment options.
* **What are the fees for using the card at ATMs**
* The fees for using the Wing UnionPay Numberless Platinum Card at ATMs
* Wing ATM/POS: Cash withdrawal is free.
* Other banks’ ATM/POS: A fee of 2% of the withdrawn amount applies, with a minimum charge of USD 5. This fee structure ensures that using your card within Wing's network remains cost-effective.
* **What documents are required to apply for the Wing UnionPay Numberless Platinum Card**
* To apply for the Wing UnionPay Numberless Platinum Card, you’ll need to complete a **Full KYC (Know Your Customer)** process. Applicants must be **at least 18 years old** and hold **any type of Wing Bank account.** Required documents include:
* Cambodians: Valid National ID
* Foreigners: Passport and a valid visa (at least 6 months remaining
* **How can I apply for the Wing UnionPay Numberless Platinum Card**
* You can apply by visiting the **nearest Wing Bank branch**. If you need more information, you can call the Wing Bank hotline at **+855 23 999 989.** Friendly staff will assist you through the application process and answer any questions you may have.
* **Who is eligible to apply for the Wing UnionPay Numberless Platinum Card**
* The card is available to both **Cambodian citizens and foreigners** who are at least **18 years old,** have completed full KYC, and hold a Wing Bank account. It is ideal for individuals who prioritize security, convenience, and global usage in their banking experience.

1. **Wing Mastercard CSS**

* **What is the Wing Mastercard CSS**
* Wing Mastercard CSS is a debit card issued by Wing Bank that allows direct access to your savings or current account and supports payments and withdrawals locally and internationally via Mastercard and CSS networks.
* **What are the benefits of the Wing Mastercard CSS**
* Benefits of Wing Mastercard CSS include
* Numberless Card
* Your privacy is guaranteed, and to preserve your card information, the card number, CVV2, and expiration date will not appear on the card.
* Widely Accepted
* Make cash withdrawals or payments via POS or online nationwide with CSS members and worldwide wherever Mastercard is accepted. You can cash out from Wing Agent and Master Agent nationwide.
* Contactless
* You do not have to swipe or insert your card - tap to pay at millions of locations worldwide.
* Card Setting and Control via Wing Bank App
* PIN Change, set a daily limit for cash withdrawal or purchase, block/unblock, and change linked account.
* Card PIN Issuance
* PIN set on Wing Bank App.
* Secure
* The One-Time Password (OTP) makes your purchase safe and secure. Giving you peace of mind is our priority.
* Notification
* After every payment, you will receive a notification message confirming the transaction from your card.
* Promotion
* Enjoy a variety of promotions offered by the merchant outlets.
* 24/7 Services
* **What are features of the Wing Mastercard CSS**
* Wing Mastercard CSS offer many features services including
* Card Type
* Debit Card
* Minimum Balance Required to Activate Card
* USD 10
* Purchase Mode
* POS, Online, Contactless
* Cash Withdrawal Channels
* Wing Agent Agents, Wing Master Agents, Wing Bank ATMs, and Worldwide ATMs that Mastercard and CSS are accepted
* Card PIN Issuance
* PIN set on Wing Bank App
* Card Setting and Control
* PIN Change, set daily cash withdrawal/purchase Llimit, block/unblock and change linked account
* Card Security
* EMV 3Ds
* **How much is the annual fee for the Wing Mastercard CSS**
* The annual fee of Wing Mastercard CSS is USD 6.
* **What documents are required to apply for the Wing Mastercard CSS**
* To apply for Wing Mastercard CSS, applicant must include many documents
* Nationality
* For Cambodian must include a National ID or valid passport
* For Foreigner must include a valid Passport (Attached with valid Visa entry with 6 months)
* Age
* Minimum 18 years old
* Account Type
* Having a savings account or a current account, either individually or jointly (Subject to the condition that anyone can sign)
* Verification Account
* Proof of savings or current account
* Identification Proof
* National ID or Valid Passport for both Cambodian and Foreigner
* **Can foreigner apply for Wing Mastercard CSS**
* Both Cambodians and foreigners aged 18+ with valid identification can apply for Wing Mastercard CSS.
* **How can I apply for the Wing Mastercard CSS**
* To apply for Wing Mastercard CSS, applicant should visiting a Wing Bank branch or contacting them via +855 23 999 989 for more information.
* **What is the minimum balance required to activate the Wing Mastercard CSS**
* To activate the Wing Mastercard CSS, it is required to have a minimum of USD 10 to activate the card.
* **What is the daily purchase limit for the Wing Mastercard CSS**
* Daily purchase limit of Wing Mastercard CSS is up to USD 5,000 per day, with a maximum of 99 transactions per day.
* **How many cards can one person apply for under Wing Mastercard CSS**
* A customer can hold up to 5 Wing Mastercard CSS cards issued under their name.
* **What is the type of service fee of Wing Mastercard CSS**
* Service Fee Types for Wing Mastercard CSS

Card Annual Fee

USD 6

Card Expiry Duration

5 years

Daily Purchase Limit (POS/Online)

up to USD 5,000

Daily Purchase Count (POS/Online)

up to 99 transactions

Daily ATM Cash Withdrawal Limit

up to USD 5,000

ATM Cash Withdrawal Count per Day

5 transactions

Cash Withdrawal Fee at Wing ATMs

Free

Cash Withdrawal Fee at Other Banks’ ATMs/POS

2% of withdrawal amount (minimum USD 5)

Cash Withdrawal Fee at CSS Member Bank ATMs

Variable (charged by the respective CSS bank)

Non‑USD Transaction Fee

2.5% of transaction amount

Transaction Decline Fee (ATM/POS/Online)

Free

Balance Inquiry Fee at Other Banks’ ATMs/POS

USD 0.50

PIN Change Fee at Wing ATMs

Free

PIN Change Fee at CSS Member Bank ATMs

Variable (charged by the respective CSS bank)

Card Issuance Limit per Customer

Up to 5 cards

* **What fees apply for using ATMs not owned by Wing Bank**
* At other banks’ ATMs, the fee is 2% of the withdrawal amount (minimum USD 5). CSS member ATM fees depend on the respective bank.

1. **Mastercard Platinum One Card**

* **What is the Wing Bank Mastercard Platinum One Card**
* The Wing Bank Mastercard Platinum One Card is a premium card that combines credit and debit in one numberless, eco-friendly card with high-end travel, medical, and financial benefits.
* **What are features of the Wing Bank Mastercard Platinum One Card**
* The Wing Bank Mastercard **Platinum One Card** combines both **debit and credit** functionality in a single card, providing unmatched flexibility for users. It is designed with a **numberless interface** for added protection, uses **eco-friendly recycled plastic**, and supports **contactless payments** for fast and secure transactions. This card is ideal for those who want a premium banking experience with strong financial control and travel benefits.
* **How does the numberless design of the Platinum One Card improve security**
* The **numberless design** of the Wing Bank Mastercard Platinum One Card is a major security feature that protects your information. Since the card doesn't display a number, expiration date, or CVV code, your sensitive details are safe from physical theft and online fraud. This innovative design makes it one of the most secure cards in Cambodia and reduces risks related to card skimming or unauthorized use.
* **What travel insurance benefits come with the Wing Bank Mastercard Platinum One Card**
* The **Platinum One Card** offers a powerful **travel protection package** that includes up to **$1,000,000 in travel accident insurance**, **$500,000 in medical expense coverage**, and up to **$3,000 in compensation for trip delays, cancellations, or lost luggage**. These benefits are ideal for frequent travelers, ensuring peace of mind and financial security during unexpected travel events.
* **What airport lounge benefits do I receive with the Platinum One Card**
* With the Wing Bank Mastercard Platinum One Card, you enjoy **8 complimentary airport lounge visits** per year through the **Plaza Premium Lounge network**. This feature provides travelers with access to relaxing, high-end lounges where they can enjoy food, beverages, Wi-Fi, and quiet zones turning stressful layovers into moments of comfort.
* **What are the lifestyle perks of the Platinum One Card**
* The **Platinum One Card** is tailored for customers seeking **luxury and convenience**. Benefits include access to **concierge services**, **international acceptance**, **higher credit limits**, and priority customer service. Whether shopping, traveling, or dining out, cardholders can enjoy a seamless and rewarding experience.
* **How is the Platinum One Card eco-friendly and sustainable**
* The Wing Bank Mastercard Platinum One Card is made from **100% recycled plastic**, aligning with Mastercard’s global goal to promote **green banking solutions**. By choosing this card, users not only enjoy premium financial tools but also contribute to reducing plastic waste and environmental impact in Cambodia and beyond.
* **Can I use the Mastercard Platinum One Card internationally**
* **Mastercard Platinum One Card** is accepted worldwide wherever **Mastercard** is supported. It provides the ability to make **secure international purchases**, withdraw cash overseas, and enjoy full **travel and emergency assistance benefits**, making it a great option for frequent business or leisure travelers.
* **How does the Wing Bank app support Platinum One Card users**
* The **Wing Bank app** is a powerful companion for the Platinum One Card. Users can view **real-time transactions**, set **credit limits**, **lock/unlock the card** instantly, manage both debit and credit functions, and even request replacements all from a mobile device. This digital integration gives cardholders complete control over their finances anytime, anywhere.
* **Who is the Platinum One Card designed for**
* The Wing Bank Mastercard **Platinum One Card** is best suited for **frequent travelers**, **business professionals**, and **high-income individuals** who want a mix of **convenience, luxury, and security**. With comprehensive insurance, global privileges, and a sleek, modern design, it's perfect for customers who expect more from their financial products.
* **Are there any additional cards I can request with the Platinum One Card**
* You can request **supplementary Platinum One Cards** for family members or dependents. These additional cards share the same credit limit and can be managed through the Wing Bank app. Each supplementary card comes with an **annual fee of $50** and includes all key features, including insurance, lounge access, and Mastercard privileges

1. **Mastercard Gold One Card**

* **What is the Wing Bank Mastercard Platinum One Card**
* The Wing Bank Mastercard Gold One Card is a premium card that combines credit and debit in one numberless, eco-friendly card with high-end travel, medical, and financial benefits.
* **What are the main features of the Wing Bank Mastercard Gold One Card**
* The Mastercard **Gold One Card** offers a balanced mix of **credit and debit** functions in one card. It features a **numberless design, contactless payment,** and **recycled materials** to support eco-conscious banking. The card is perfect for middle-income earners who want secure, modern, and travel-ready financial tools.
* **How much travel insurance does the Gold One Card provide**
* The Wing Bank Mastercard **Gold One Card** offers up to **$500,000 in travel insurance,** including **$250,000 in emergency medical expenses** and **$1,500 in travel inconvenience coverage** such as flight delays or luggage loss. These benefits make it a smart companion for occasional travelers who want protection without premium fees.
* **What airport lounge benefits come with the Gold One Card**
* As a Mastercard Gold One Cardholder, you receive **2 free lounge visits per year** through **Plaza Premium Lounges**. These lounges offer comfortable seating, complimentary refreshments, Wi-Fi, and space to relax or work — making your travel experience much smoother.
* **What type of users is the Gold One Card best suited for**
* The Wing Bank Mastercard **Gold One Card** is ideal **for young professionals, travelers**, and **families** who want access to modern features like **travel protection, global usage,** and **security**, all at a **low annual fee of $30**. It’s great for building credit while enjoying lifestyle benefits.
* **How does the Gold One Card help manage everyday spending**
* The Mastercard Gold One Card offers **up to 55 interest-free days** on purchases, helping users manage monthly expenses more easily. You can also monitor spending habits via the **Wing Bank app**, set alerts, and control card usage ensuring you stay within budget.
* **How does the numberless design protect my Gold One Card**
* With no visible number, CVV, or expiry date, the Matercard **Gold One Card** prevents common fraud like **card skimming** and **unauthorized transactions**. All sensitive information is stored securely in the Wing Bank app, giving you peace of mind when using the card in-store or online.
* **Is the Gold One Card internationally accepted**
* The Mastercard **Gold One Card** is accepted **globally** at any outlet that supports **Mastercard**, allowing you to make **purchases and cash withdrawals abroad**. With built-in insurance and Mastercard protections, it's a reliable travel card for holidays or work trips
* **What makes the Gold One Card environmentally friendly**
* Just like the Platinum version, the **Gold One Card** is made from **recycled plastic**, reducing environmental impact. Wing Bank is committed to promoting **sustainable banking** by offering cards that are both smart and eco-conscious.
* **Can I get a supplementary Gold One Card for a family member**
* You can add **supplementary cards** under your primary Gold One Card account. This helps you manage family spending, provide financial tools to loved ones, and consolidate monthly expenses in one account. Supplementary cards cost **$30 per year**.
* **What tools does the Wing Bank app offer for Gold One Card holders manage**
* With the **Wing Bank app**, you can easily monitor transactions, pay your card bill, adjust your credit limit, or lock the card if needed. The app also allows **digital card access,** so you can view your number, CVV, and expiry anytime — making it a truly **smart banking experience.**