

# “Loyalty Point Program for Campu Bank Credit and Debit Card” Campaign

## Terms and Conditions

### 1. Campaign Period

- 1.1 The Campaign is valid from 1 January 2026 to 31 December 2026, both dates are inclusive (“Campaign Period”).

### 2. Eligibility and Participation

- 2.1 The Campaign is open to all Campu Bank VISA/MasterCard Credit and Debit Cardmembers including Campu Bank Group staff hereinafter referred to as “Eligible Cardmembers”.
- 2.2 Only Principal Cardmembers can redeem the Rewards for the total Points earned from Principal and Supplementary card usage.
- 2.3 New cardmembers will receive a one-off up to 100 points based on card type subject to minimum spending of USD5 and above as follows:

Type of Card	No. of Point Earned	Terms & Conditions
Infinite Credit Card	100 Points	Subject to 1 <sup>st</sup> minimum spending of USD5 and above
Platinum Credit/Debit Card	80 Points	
Business Credit Card (Premier)		
Business Credit Card (Standard)	30 Points	
Gold Credit Card		
Classic Credit Card	20 Points	
Lifestyle Debit Card	10 Points	

- 2.4 Cardmembers will receive the Points for every USD5 spent per single ‘Qualified Retail Transaction’ as follows:

Every Retail Amount Spent	No. of Points Earned
USD5	1 Point

The points earned will be tracked automatically by system as per illustrations as follows:

Retail Amount Spent per Single Receipt	No. of Points Earned
USD4	0 Point
USD10	$10 \div 5 = 2$ Points
USD68	$68 \div 5 = 13$ Points

2.5 Qualified Retail Transaction is defined as follows:

- The spending includes all local and overseas retail transactions, online purchases and full purchase amount under Zero Interest Installment Plan (ZIIP).
- Excludes any purchases made outside the above transactions, auto-debit, payments for utilities, direct marketing, insurance premier, government related payments, payment via [www.campubank.com.kh](http://www.campubank.com.kh) and ATM, cash advance/cash withdrawal, quasi-cash, casino transactions, interest payments, annual fees, reversals, payment to charity (ies) and any form of service/miscellaneous fees.

2.6 The validity of the points earned is 3 years for e.g. the points earned from transactions performed within the year of 2026 will be valid until 31 December 2028.

### **3. Redemption of Points**

3.1 All Campu Bank Credit and Debit Card Accounts must be current and valid at the time of redemption request.

3.2 Cardmembers may use their accumulated Points to redeem a gift or multiple gift items from the catalogue within the validity period and while stocks last.

3.3 Points can only be used after entry into the statement of the Cardmembers.

3.4 Redemption request will only be processed with the authorized signature of the Principal Cardmember on the Redemption Form. Signature must correspond with the specimen signature of the Card Account.

3.5 Redemption request once accepted by the Bank may not be revoked, cancelled, returned or exchanged.

3.6 Redemption request with insufficient Points will not be executed.

3.7 Insufficient Points will be based on the date of receipt of Redemption Form and Cardmember will be duly notified in writing by the Bank.

### **4. Fulfillment of Redemption**

4.1 Please allow 2-8 weeks for delivery of gift item(s) from the date of receipt of the Redemption Form.

4.2 Delivery of the gift item(s) shall be made to the Gift Collection address furnished by the Cardmember in the Redemption Form.

4.3 All product pictures shown are for illustration purpose only. Actual product may vary due to product enhancement.

4.4 The Cardmembers understand fully and accepts that delivery will be arranged on a best-effort basis and must accept the gift item(s) in whatever conditions and absolve the Bank from all responsibilities should the gift item(s) be damaged or lost in the delivery processes. No replacement gifts will be allowed under any circumstance.

4.5 The Bank shall take delivery of gift item(s) returned by the Cardmember at its absolute discretion but shall not be responsible for any that is lost, stolen and misdirected.

## 5. General Terms and Conditions

- 5.1 All accumulation of Points by Cardmembers will be treated as null or void upon cancellation of Campu Bank Credit or Debit Card for any reason whatsoever and regardless of whether the cancellation is effected by the Bank of the Cardmember.
- 5.2 The Bank reserves the absolute right to charge the full value of the gift item(s) to the Card Account, if the Cardmembers are in breach of these terms & conditions.
- 5.3 The Bank further reserves the sole right to substitute and / or replace any of the merchandise listed at any time with any other brand and model of an equivalent retail value, if the gift item(s) as advertised are not available for any reason whatsoever. All items are based on a while stocks last basis.
- 5.4 Gift items are strictly non-returnable and not exchangeable for other gift items or transferable for cash or credit under any circumstances or whatsoever.
- 5.5 The Bank disclaim any liability, obligation or duty and provides no representation or warranty in respect of any products and/or services featured in the catalogue or other channels of redemption, in a particular their merchantability, quality, suitability for use, ancillary services and repairs.
- 5.6 The gift items as set out in this Preferred Redemption Catalogue are valid until further notification by the bank with the issuance of a new Preferred Redemption Catalogue. The Bank is not liable for any misinterpretation of fact, injuries or loss of lives or valuable resulting from any of the gift item(s) redeemed through the Redemption Catalogue.
- 5.7 The Bank shall further not be liable, whether direct or consequential, for any whether direct or consequential, for any loss and damage or whatsoever suffered by Cardmember caused directly or indirectly, in whole or in part from their participation in the “Point Earning with Campu Bank Credit and Debit Cards” campaign or as a result of any act or omission on the part of the Bank. The Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the ‘Preferred Redemption Rewards’ campaign.
- 5.8 The Bank reserves the right to change, amend, delete or add on to these Terms and Conditions from time to time with at least twenty-one (21) calendar days prior notice which notice of such change, amendment, deletion or addition shall be published on the Bank’s website [www.campubank.com.kh](http://www.campubank.com.kh)
- 5.9 By participating in the Campaign, the Eligible Cardmembers shall be deemed to have read, understood and agreed to be bound by the Terms and Conditions as stated herein. The decision of the Bank shall be final, binding and conclusive. No correspondence, disputes and appeals will be entertained.
- 5.10 The Bank reserves the right to cancel, terminate or suspend the campaign. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the Eligible Cardmember to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the Eligible Cardmember as a direct and indirect result of the act of cancellation, termination or suspension.

- 5.11 The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Cardmember Agreement applicable to the Eligible Cardmembers' Cards. In the event of any inconsistency between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the "Loyalty Point Program for Campu Bank Credit and Debit Card" campaign.
- 5.12 Should you have any query on the Campaign, please contact Campu Bank Card Centre at 023-986 427 / 428 / 429 (General Lines) or 023-222 909 / 910 or 092-222 909 (Direct Line) or email to [cardcenter@campubank.com.kh](mailto:cardcenter@campubank.com.kh)

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