

TERMS AND CONDITIONS GOVERNING THE “Electricity Efficiency Contest”

The Electricity Efficiency Contest (“Contest”) is a campaign launched by Cambodian Public Bank Plc (Registration No. 00003936) (“CAMPU Bank”). The terms and conditions governing the Contest are as follows:

1. Contest Period

1.1. This Contest will run from **1 August 2025 to 30 November 2025**, both dates are inclusive, or such other dates as determined by CAMPU Bank (“Campaign Period”).

2. Eligibility

2.1. This Contest is open to the following:

- a) New-To-Bank Customers who open a deposit account with Campu Bank and subscribe for EdC Auto Debit service during the Campaign Period.
- b) Existing Campu Bank Customers who have enrolled or subscribed for EdC Auto Debit service during the Campaign Period.

2.2. The following persons are NOT eligible to participate in this Campaign:

- a) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
- b) persons who are or become mentally unsound;
- c) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them;
- d) persons whose accounts held with Campu Bank are in delinquent or unsatisfactorily conducted as determined by the Bank; and
- e) Campu Bank Group staff.

3. Contest Mechanics

3.1. The eligible service under this contest is the EdC electricity bill payments made via Auto Debit subscription through Campu Bank.

3.2. To qualify for the Campaign:

- a) The customer must **successfully subscribed for the EdC Auto Debit bill payment service** via Campu Bank.
- b) The customer must complete **four (4) consecutive months of successful bill payments** during the Campaign Period as follows:

Customer Auto Subscription Month 2025	Campaign
August or before August	Aug - Nov
September	Sept - Dec
October	Oct - Jan
November	Nov - Feb

- c) Bill payments must be processed **without failure or delay** due to insufficient funds or any other reasons whatsoever.

4. Winner Selection and Prizes

4.1. Monthly Prize Winner

- a) Computation of the average percentage (%) reduction in monthly electricity bills over the 4-month period compared to the customer's baseline month (e.g., August bill vs. September-November 2025) is automated by system.
- b) The top five (5) customers with the highest percentage reduction each month will be selected as winners.
- c) The top five (5) winners will be awarded with a Cash Voucher **worth USD20**.

4.2. Grand Prize Winner

- a) Only one customer with the highest overall percentage reduction across the Campaign Period will be selected as the Grand Prize Winner.
- b) The Grand Prize Winner will be awarded with an attractive American Flyer Luggage Bag.

4.3. Example of Winner Selection is as follows:

Both Customer A and B participated during August.

Customer A:

Month	Bill Amount (USD)	Net Inc/(Dec) (USD)
August	100	-
September	105	5
October	95	(10)
November	70	(25)
Average	$(105+95+70)/3$ = 90	$5+(-10)+(-25)/3$ = (10)
% of reduction		$=10/90$ =11.11%

Customer B

Month	Bill Amount (USD)	Net Inc/(Dec) (USD)
August	50	-
September	45	(5)
October	40	(5)
November	35	(5)
Average	$(45+40+35)/3$ = 40	$(5)+(5)+(5)/3$ = (5)
% of reduction		$=5/40$ =12.50%

Customer B will be selected as winner as the % or reduction is the highest

- In the event that there are more than one customer with the same percentage (%) reduction, selection criterion will be based on customer with the highest Average Daily Balance (ADB) in their account maintained with Campu Bank during the campaign period.

ADB refers to aggregated daily day-end account balance divided by total number of days during the campaign period.

- 4.4. Winner's EDC Auto-Debit Status with Campu Bank shall remain 'Active' upon receiving the prize.
- 4.5. Winners will be announced on the Bank's official channels (i.e. website and social media).
- 4.6. Winners will be contacted by the Bank via the contact details maintained in the Bank's records. It is the responsibility of customers to ensure that their contact information is up to date.

5. General Terms and Conditions

- 5.1. By participating in this Contest, the Eligible Participant agrees to be bound by Auto Debit EdC Terms and Conditions (including any amendments, variations and/or revision to such terms and conditions).
- 5.2. The Eligible Participant acknowledges and agrees that the records of transactions maintained by Campu Bank and the decision of Campu Bank in relation to any matter on this Campaign shall be final, conclusive and binding on them. Campu Bank will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Contest.
- 5.3. The Eligible Participant agrees and grants the consent to Campu Bank to process, collect, use and store all of the Eligible Participant's information relating to the EdC Bill Payment for the purpose of this Campaign.
- 5.4. Campu Bank shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third party resulting directly or indirectly from this Campaign unless it is due to Campu Bank's gross negligence or wilful misconduct specifically related to this Campaign.
- 5.5. Campu Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Contest published in any mass media, marketing or advertising materials.
- 5.6. To the fullest extent permitted by law, Campu Bank expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media,

marketing or advertising materials, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of this Contest.

5.7. In the event of any inconsistency between these terms and conditions and any advertising, campaign, promotions, publicity and other materials relating to or in connection with this Contest, these terms and conditions shall prevail.

5.8. Campu Bank reserves the right:

- a) to add, delete or vary these terms and conditions, from time to time, in whole or in part, by providing prior notice to the Eligible Participant through posting on Campu Bank's website, displaying notice at Campu Bank's branches or any other manner as may be determined by Campu Bank from time to time and such amended terms and conditions shall prevail over any provision or representation contained in any promotional materials advertising this Campaign;
- b) to cancel, withdraw, suspend or terminate this Campaign prior to the expiry of this Contest, in whole or in part, by providing prior notice to the Eligible Participant through posting on Campu Bank's website, displaying notice at Campu Bank's branches or any other manner as may be determined by Campu Bank from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant to any claim or compensation against Campu Bank for any and all losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination; and
- c) These terms and conditions shall be governed by and construed in accordance with the laws of Cambodia and the Eligible Participant agrees to submit to the non-exclusive jurisdiction of the courts of Cambodia.

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