18th Campu Bank Cashback Program

Terms and Conditions

1. The "18th Campu Bank Cashback Program" is valid for a period of 1 year from 1 April 2026 to 31 March 2027 (both dates are inclusive) ("Promotion Period")

2. The Promotion is only open exclusively for both existing and new Eligible Cardmembers as follows ("Eligible Cardmembers"):

   - Campu Bank Visa Platinum Credit Card
   - Campu Bank Platinum Mastercard Credit Card
   - Campu Bank Visa Platinum Debit Card
   - Campu Bank Visa Business Premier Credit Card

   (Subject to full payment of annual card fee).

3. Eligible Cardmembers will enjoy the **Cashback of 0.30%** for retail transactions made during the promotion period.

4. The Qualified Retail Transactions shall include all local and overseas retail spending, online purchases and full purchase amount under the Zero Interest Installment Plan (ZIIP), (excluding cash advance and quasi-cash transactions).

5. The Cashback rewards will be calculated based on a single tier rate of 0.30% regardless of any amount and based on the retail spending amount during the Promotional Period.

6. The system tracking of Qualifying Retail Transactions shall be based on transaction date, the computation of the Cashback Rewards is as follows:

   For example:

No.	Transaction Date	Posting Date	Description	Amount (USD)
1)	31 Mar 2026	1 Apr 2026	ABC RESTAURANT	100.00
2)	1 Apr 2026	2 Apr 2026	ABC HOTEL	1,000.00
	1 Apr 2026	2 Apr 2026	PLATINUM CARD CASHBACK	-3.00
3)	10 Jun 2026	11 Jun 2026	ABC JEWELRY	2,000.00
	10 Jun 2026	11 Jun 2026	PLATINUM CARD CASHBACK	-6.00

7. Qualified Retail Purchases made by a Supplementary Cardmember shall be also eligible for the Cashback.

8. The Cashback payment will be credited to Eligible Cardmember' Platinum/Business credit card account instantly, while the Cashback payment to Eligible Platinum Debit Cardmember' deposit account linked to the card will be credited on the next working day after the transaction was settled by the merchant.

9. The Eligible Cardmember's account must be current, valid and in good standing to be eligible for the Cashback Rewards.

10. The Cashback is non-transferable to any 3rd party and non-exchangeable for up-front cash or any other benefits in kinds.
11. In the event that after the Cashback Rewards are credited into the Eligible Cardmember's card account and deposit account and there is a reversal of entry made on any one of the Qualifying Retail Transactions, the Eligible Cardmember is required to reimburse the Bank for the entire Cashback Rewards credited into his/her account.

General Terms and Conditions

1. 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.

2. 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.

3. The Bank reserves the right to cancel, terminate or suspend the Promotion. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Promotion 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.

4. The Bank shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Eligible Cardmembers, caused directly or indirectly, in whole or in part, from their participation in the Campaign as a result of any act or omission on the part of the Bank.

5. 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 **"18th Campu Bank Cashback Program"** Promotion.

6. Should you have any query on the Promotion, please contact Campu Bank Card Centre at 023-986 427 / 428 / 429 (General Lines) or 023-222 909 / 910 / 092-222 909 (Direct Line) or email to cardcentre@campubank.com.kh.

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