

“Travel in Style & Pay with Campu Bank Visa Credit Card” Campaign

Terms and Conditions

Campaign Period

1. The Campaign is valid from 15 December 2025 to 15 March 2026, both dates are inclusive (“Campaign Period”).

Eligibility

2. The Campaign is open exclusively to all Campu Bank **Principal** Visa Credit Cardmembers excluding Campu Bank Group staff hereinafter referred to as “Eligible Cardmembers”.

Participation Criteria

3. To participate in this Campaign, Eligible Cardmember is required to register his/her participation during the Campaign Period in the following manner:
 - Call for registration via hotline number 023/092-222 909 and use Campaign Key Word as **“Campu Bank Visa Overseas Cash Back”**; OR
 - Visit any Campu Bank Branch or Card Centre for registration.

Note: Any call or in-branch registration made by a Supplementary Credit Cardholder shall not be accepted and shall be void.

4. Eligible Cardmember with multiple credit cards is required to register only once and thereafter, the amounts charged on all other credit cards and the supplementary card(s) shall be automatically tracked for the purpose of tabulation of the Qualifying Retail Transactions.
5. The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from a supplementary cardmember, any duplicate entries, incomplete/inaccurate call/in-branch registration, late entries, error/unsuccessful registration due to network failure and/or interruption experienced by a telecommunication operator or for any reason whatsoever as the Bank may in its absolute discretion deem fit.
6. If the date and time of a successful call/in-branch registration or transaction date and time captured in the Bank’s system differs or a dispute arises as to when the registration took place, the Bank’s system date and time shall prevail.

Campaign Mechanism

7. After the successful registration, the Eligible Cardmember is required to use any of his/her Visa credit cards in the following manner to qualify for this Campaign:

A) Cash Back Campaign

The Eligible Cardmember must spend his/her Visa credit card for a minimum accumulative of USD2,000 in a month for Qualifying Retail Transactions in any one participating month during Campaign Period to qualify for the following Cash Back payment:

Minimum Accumulative Overseas Spending in a Month (USD)	Cash Back payment per Eligible Cardmember per month on a first-come, first-served basis (USD)	Number of Cardholder	Total Cash Back Allocation per month on a first-come, first-served basis (USD)
2,000	29	50	1,450
5,000	79	50	3,950
Monthly Cash Back Allocation			5,400
Total Cash Bank Allocation for 3 months			16,200

B) Top Spender Contest

The Eligible Cardmember must spend his/her Visa credit card for a minimum accumulative of USD5,000 in a month for Qualifying Retail Transactions in any one participating month during Campaign Period. The Top Spender with highest spending amount will be the winners to win for the following Prizes on top of the Cash Back:

Minimum Accumulative Overseas Spending in a month (USD)	Monthly Prizes	No. of Winners in a Month	No. of Winners throughout the Campaign Period
5,000	American Flyer Luggage Bag with (S Size)	5	15

8. The Bank will pay a maximum Cash Back payment of USD5,400 each participating month during the Campaign Period. The Cash Back payment per month is as follows:

Participating Months	Transaction Dates of Participating Months	Monthly Cash Back Allocation (USD)
Month 1	15 December 2025 – 15 January 2026	5,400
Month 2	16 January 2026 – 15 February 2026	5,400
Month 3	16 February 2026 – 15 March 2026	5,400
Total		16,200

9. The maximum Cash Back payment will not exceed USD79 each participating month per Eligible Cardmember on a **first-come, first-served basis**.

Note:

(1) "Qualified Transactions" shall include all overseas spending, overseas online purchases and **exclude** any purchases made outside the above transactions, local spending, auto-debit, payments for utilities, direct marketing, insurance premiums, government related payments, payment via www.cpbebank.com 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) Qualified Retail Transactions made by a Supplementary Cardmember shall be aggregated with the Eligible Cardmember's and the total eligible Cash Back payment/Prizes will only be credited/awarded into the Eligible Cardmember's credit card account.

10. The Cash Back payment/Prizes earned by the Eligible Cardmember shall be tracked in the following manner:

Registration Received in a Month	Qualifying Retail Transaction in Each Tracking Month		
	Month 1	Month 2	Month 3
Month 1	✓	✓	✓
Month 2	-	✓	✓
Month 3	-	-	✓

For example:

An Eligible Cardmember successfully registered via call/in-branch registration on Month 1 of the Campaign Period will have his/her Qualifying Retail Transactions being tracked for the whole Month 1, and thereafter till the end of the Campaign Period.

11. The tracking of Qualified Retail Transactions shall be based on transaction dates subject to the transactions are settled within the Campaign Period.
12. Each Eligible Cardmember is entitled to win ONE (1) Prize throughout the Campaign Period.
13. The Cash Back payment/Prizes will be credited/awarded only into the Eligible Cardmember's principal credit card account registered under this Campaign within FOUR (4) to TWELVE (12) weeks after the end of each tracking month and shall be reflected in the Eligible Cardmember's credit card statement, itemised under "Travel in Style & Pay with Campu Bank Visa Credit Card".
14. In the event that after the Cash Back payment/Prizes are credited/awarded into the Eligible Cardmember's credit card account, there is a reversal of entry made on any one of the Qualifying Retail Transactions, the Eligible Cardmember is required to reimburse the Bank the entire Cash Back payment credited into his/her account/return the Prizes to the Bank.
15. The Cash Back payment will be in addition to the Reward Points/Other Cash Back due to the Eligible Cardmember, if any.
16. The eligible Cardmember's account must be current, valid and in good standing to be eligible for the Cash Back and the Prize.
17. Cash Back payment/Prizes are non-transferable to any 3rd party and non-exchangeable for up-front cash or any other benefits in kinds.

18. If there is any dispute or non-receipt of the Cash Back, the eligible cardmember is required to contact Campu Bank Card Centre via 023-986 427 / 428 / 429 or email to cardcentre@campubank.com.kh by 15 April 2026. No enquiry will be entertained after 15 April 2026.

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 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.
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 **“Travel in Style & Pay with Campu Bank Visa Credit Card”** Campaign.
6. 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 / 092-222 909 (Direct Line) or email to cardcentre@campubank.com.kh.

END