

**TERMS & CONDITIONS OF
DEPOSIT PROMOTION FOR KHMER NEW YEAR
& 10 YEAR ANNIVERSARY**

I. SLOGAN: "DOUBLE HAPPINESS, DOUBLE GIFTS"

II. TARGET CUSTOMERS:

- Individual customers open new Fixed Deposit account, or renewal during the promotion period.

III. SCOPE OF PROMOTION:

- Implement at all branches of Sacombank Cambodia.

IV. PROMOTION VALIDITY:

- Promotion period: starting from Monday, February 25, 2019 to Friday, June 14, 2019.
- The Lucky Draw will be held at Sacombank Cambodia Head Office on Thursday, June 20, 2019.

V. PROMOTIONAL CONTENT:

When participate in promotion program, customers will be entitled to get instant gift and lucky draw code to join lucky draw program at the end of the promotion.

1. Condition for participation:

- Currency: KHR & USD
- Term: ≥ 1 month
- Minimum Deposit: $\geq 1,000$ USD or $\geq 4,000,000$ KHR
- Not applicable for Flexible Fix Deposit and Future Deposit
- Sacombank Cambodia staffs are not allowed to participate

2. Interest rate of deposit join promotion:

- Interest rate applies according to table of interest rate issued by Sacombank Cambodia.

3. The principle of calculating the number of Lucky code:

The number of Lucky code is calculated according to the formula as follows: (integer only – no rounding)

For USD:

$$\text{Amount of Lucky code} = (\text{Deposit amount} * \text{Period}) / 6.000$$

For KHR:

$$\text{Amount of Lucky code} = (\text{Deposit amount} * \text{Period}) / 24.000.000$$

Example for the code calculation:

Ex1: USD 5,000 Term 6M \rightarrow Customer gets 5 lucky codes.

Ex2: USD 15,500 Term 6M \rightarrow Calculating: 15.5 \rightarrow Customer gets 15 lucky codes.

Ex3: KHR 20 million Term 6M \rightarrow Customer gets 5 lucky codes.

Ex4: KHR 35 million Term 6M \rightarrow Calculating: 8.75 \rightarrow Customer gets 8 lucky codes.

- ↓ Each lucky code consists of 1 letter and 5 digits, for example A12345. Lucky Draw Code will be printed from Lucky Draw Management Program.

4. Gifts and prizes of the program:

a. Instant Gifts:

Gifts for celebration of stage 1 (Monday, February 25, 2019 to Friday, April 12, 2019)		
No.	Gifts	Quantity
1	Umbrella (3 folds)	500
Gifts for celebration of stage 2 (Thursday, April 18, 2019 to Friday, June 14, 2019)		
1	The type B of souvenir pen (including box) for Customer reaching 10 points or more	400
2	The Type A of souvenir pen (including box) for Customer reaching 100 points or more	100

- Conditions to get instant gift:

- Customer must earn at least 10 lucky draw codes in order to get 1 instant gift list above.
- In case customer does not earn enough code to exchange for gift, customer is allowed to accumulate the code until reaching 10 codes.
- Customer is entitled to get only 1 gift for each stage.
- Customer is allowed to claim gift/accumulate code only at branch where they open account.
- The first 100 customers who earn 100 codes or more, will be entitled to get Pen type A as a gift.
- Customer that earns new 10 lucky draw codes or more in stage 2 is still allowed to get instant gift, even after claiming the gift in stage 1.
- The accumulated codes are only valid during one stage.
- Customer is allowed to claim gift or accumulate code only at branch where they open account.

b. Lucky Draw Program:

At the end of the promotional program, Sacombank Cambodia will select the luckiest customers and award them the gift as below:

No.	Award	Gifts	Unit Prize (USD)	Quantity	Total
1	Special	2 taels of gold	3.200	1	3.200
2	First	1 tael of gold	1.600	1	1.200
3	Second	Iphone XS 64G	1.000	2	2.000
4	Third	Samsung TV 49 inches	450	3	1.350
Total				7	8.150

Note:

- Gifts and prizes of the program are not allowed to convert to cash receipts.
- Including 7 awards in total, each customer can only win 1 of 7 awards as mentioned above.

5. Pre-maturity closure conditions:

- Customer is allowed to close the account during the promotional program, or before the lucky draw. Sacombank Cambodia will cancel the lucky draw code corresponding to each voucher.

- After the lucky draw, customer is allowed to close the account before the maturity date. Pre-maturity closure is performed according to Sacombank Cambodia's regulations on closing the certificate of fixed deposit in each period.
- In case the customer won the lucky draw and have received gift but needing to use fund, the customer can: (i) get loan by pledged certificate of fixed deposit according to Sacombank Cambodia's regulations; (ii) in case customer doesn't agree to get loan by pledged certificate of fixed deposit and would like to close before the maturity date, customer must return the gift to the bank by converting the gift's value to cash following prize list as mentioned in article V.4.b - Lucky Draw Program.

6. Other regulations:

- Sacombank Cambodia will issue the completed Terms and Conditions on the Website: <http://www.sacombank.com.kh>
- Sacombank Cambodia will update the list of lucky draw winner on the website: <http://www.sacombank.com.kh>
- Fixed deposit account reaches maturity and customer want to join the promotion program, customer is required to come to any branch of SC to renew their Fixed Deposit in order to join the promotion program. In case customer cannot come, their Fixed Deposit will automatically rollover according to Sacombank Cambodia's regulations in each period without joining promotion.
- Upon receiving the prize, customers must attach documents such as: Identity Card or Passport (Original), Certificate of Fixed Deposit/Voucher with Lucky Draw Code (if any).
- Customers are responsible for taxes and fee related to receiving the prize.
- Sacombank Cambodia reserves the right to change, delete or adjust the Terms and Conditions of the promotion program without prior notice to customer.
- Sacombank Cambodia is not responsible in any Force Majeur arising during the program or when Sacombank Cambodia cannot contact the customer to receive the prize.
- Sacombank Cambodia reserves the right to use the image, name, and address of the lucky draw winner for the purpose of advertising images, programs and products of Sacombank Cambodia.
- After 60 days from the end of the program, Sacombank Cambodia will not accept any customer complaints, including cases where Sacombank Cambodia cannot contact customers to receive the prize.
- Terms & Conditions are effective from: Wednesday, 03rd April, 2019 until finishing promotional program
- For further inquiries related to the program, please contact to:
Call Center: 023 223 423 / 0978 223 423
Address: No 60, Preah Norodom Blvd, Sangkat Chey Chumneas, Khan Daun Penh, Phnom Penh.

Phnom Penh, date 02 April 2019

SACOMBANK (CAMBODIA) PLC.



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