

TERMS AND CONDITIONS

Plaza Premium Lounge Program 2026

These Terms and Conditions govern the Plaza Premium Lounge Program 2026 ("Program"). By participating in the Program, customers holding eligible RHB Premier Visa and / or Mastercard Debit Cards are advised to read and understand the Terms and Conditions.

1. PROGRAM ORGANISERS

1.1 This **Program** is organized by RHB Bank (Cambodia) PLC., a company registered in Cambodia (Tax Identification Number (TIN) L001-100153763) (hereinafter refer to as, "**RHB**").

2. PROGRAM PERIOD

2.1 The Program runs from **01/01/2026 12:00 A.M.** to **31/12/2026 11:59 P.M.** ("**Program Period**"), both dates inclusive.

3. ELIGIBILITY

3.1 The Program is open to all RHB customers who hold valid RHB Premier Debit Cards issued by RHB Bank (Cambodia) PLC (collectively, "**Eligible Cards**") as follows:

- a. RHB Premier Visa Debit Cards
- b. RHB Premier Mastercard Debit Cards

3.2 Only cardholders whose Eligible Cards are in good standing throughout the Program Period are considered ("**Eligible Cardholders**").

3.3 For purpose of clarity, Eligible Cards exclude those that are inactive, blocked, expired, damaged, canceled or terminated for whatsoever reasons.

4. PROGRAM MECHANICS

4.1 Eligible Cardholders shall be entitled to complimentary access to the participating Plaza Premium Lounge worldwide, as per below quotas outlined in Table A:

Table A

Eligible Cards Types	Eligibility Per Program Period	Maximum Quota Per Entry
<ul style="list-style-type: none"> RHB Premier Visa Debit Cards RHB Premier Mastercard Debit Cards 	Quota of 8 times complimentary access*	Up to 2 people (Eligible Cardholder and guest*)
<p>* Complimentary eight times (8) accesses per year per customer, combined quota with RHB Premier Visa Debit Card & RHB Premier Mastercard Debit Card.</p> <p>* Should Eligible Cardholders opt to bring one (1) guest which is allowable under this Program, the guest's entry will be deducted one (1) from the cardholder's entitlement of 8 complimentary access within the Program Period.</p>		

Any unutilized quota shall not be carried forward to the following (if any) Program Period, nor can it be transferred to another card or account.

4.2 In the event that RHB determines that a cardholder has exceeded the complimentary access quota per calendar year as stated in Table A, the RHB reserves the right to charge the customer's account based on the prevailing rates set by Plaza Premium Lounge.

4.3 Eligible Cardholders are advised to promptly activate their Eligible Cards (be it new or replacement cards) at least seven (7) business days prior to the intended date (to access the participating Plaza Premium Lounge). The complimentary access will not be granted to customers presenting cards that are currently not activated or not eligible.

4.4 Should the Eligible Cards be expiring soon, customers are reminded to renew it at least one (1) calendar month before the stated expiry date, in order to enjoy this Program conveniently.

4.5 For any replacement cards obtained and issued from RHB, the previous card shall be deemed invalid. The newly replaced Eligible Cards will need to be activated first, in order for the remaining (if any) quota from the previous Eligible Cards to be combined with the newly replaced Eligible Cards.

4.6 For purpose of clarity, newly replaced cards shall therefore not be granted any additional complimentary access under any circumstances whatsoever.

For example:

- a. If the previous Eligible Cards has already redeemed 3x access, the balance of 5x access will be carried into the newly replaced Eligible Cards upon card activation.
- b. If this newly replaced Eligible Cards is not activated, this may result in denial of access at Plaza Premium Lounge.

4.7 Eligible Cardholders and their one (1) guest, if any, is entitled to access the participating Plaza Premium Lounge together, up to a maximum of one (1) time per day, based on the local time. Any additional access on the same day or any access exceeding the three (3) hours limit, will be subject to the prevailing charges set by Plaza Premium Lounge and automatically charged to the customer's account.

For example:

Eligible cardholder A who is a cardholder of RHB Premier Visa and Mastercard Debit Cards, is flying from Kuala Lumpur International Airport Terminal 1 to Melbourne International Airport for transit.

Participating lounge location	Entry time *	Next eligible entry time *
KLIA Plaza Premium Lounge International Departure, Contact Pier Terminal	Local time: 5 January 2026, 6 P.M.	Local time: 6 January 2026, 12 P.M. onwards
Melbourne International Airport, Plaza Premium Lounge T2, International Departures	Local time: 16 January 2026, 5 A.M.	Local time: 17 January 2026, 12 A.M. onwards

* Subject to the available access quota of the Eligible Cards at time of redemption.

4.8 Usage and redemption under this Program is subject to availability and cardholder eligible quota, as determined by RHB in Table A. Eligible Cardholders are required to present their Eligible Cards together with the valid boarding pass and passport to the lounge front desk for verification, prior to entering the participating lounge.

4.9 Eligible Cardholders are advised to visit the Plaza Premium Lounge website <https://www.plazapremiumlounge.com> and / RHB website for an updated

information on participating Plaza Premium Lounge including operating status, operating hours, services and locations. RHB assumes no liability or responsibility for any changes to Plaza Premium Lounge's operating status, operating hours which is beyond RHB's control.

- 4.10 Plaza Premium Lounge reserves the right to refuse entry to any Eligible Cardholders in the event of non-compliance to these Terms and Compliance including, but not limited to, non-valid details provided to the lounge front desk or full of redemption of their complimentary access quota.
- 4.11 In the event that the cardholder's boarding pass and passport details do not match with his / her Eligible Card details, and the Eligible Cardholder opts to continue to enter the Plaza Premium Lounge, they may continue to do so based on the published rates by Plaza Premium Lounge.
- 4.12 RHB reserves the right to terminate, amend or add to any of these Terms and Conditions from time to time, with sufficient 30 days prior notice to Eligible Cardholder before the new terms and conditions take effect. Cardholders are advised to refer to the latest terms and conditions published on www.rhbgroup.com.kh prior to accessing any Plaza Premium Lounge.
- 4.13 RHB assumes no liability or responsibility for any act, omission, default or defects of Plaza Premium Lounge in the services offered. Issues, complaints or disputes regarding the quality or the service standards, must be resolved directly with Plaza Premium Lounge. RHB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the services provided by Plaza Premium Lounge.

5. GENERAL TERMS AND CONDITIONS

5.1 By participating in the Program, Eligible Cardholders hereby acknowledges and agrees that:

5.1.1 He / She is bound by these Terms and Conditions;

5.1.2 By giving sufficient prior notice, RHB may:

- a. Vary any of these Terms and Conditions or suspend or terminate the Program following the introduction of or change in any laws or regulatory requirements applicable to RHB and / or the Program; or
- b. Vary any of these Terms and Conditions at any time.

5.1.3 Such notice shall be provided via publication on RHB's corporate website.

5.1.4 Any Eligible Cardholders who is not agreeable to such variation, suspension or termination is required to notify RHB, and will thereafter be no longer entitled to participate in the Program, at any time.

5.2 Eligible Cardholders who had committed any unlawful or fraudulent acts in relation to the Program and / or the product(s) to which the Program applies, will be automatically disqualified from the Program.

5.2.1 RHB is required to obtain and process the Eligible Cardholder' personal information to administer the Program;

5.2.2 By providing the personal information, the Eligible Cardholder has agreed to such processing by RHB; and

5.2.3 Any Eligible Cardholders who is not agreeable to such processing of personal information by RHB is required to notify RHB and will no longer be entitled to participate in the Program at any time.

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