



TERMS AND CONDITIONS ("T&C")

OF RHB BANK (CAMBODIA) PLC ("RHBBCP") PAYROLL ACQUISITION CAMPAIGN (Phase 3)

1. The campaign starts from 2nd January to 31st December 2025 ("Campaign Period").
2. The campaign is open to both new and existing customers.
3. To participate in the campaign, Eligible Customers must be:
 - **New To Bank (NTB) customers** – customers who do not have RHB Payroll Service (pay/receive)
 - **Existing To Bank (ETB) customers** who are using Payroll Service with RHB (pay/receive)

For Employer: Individual or Non-Individual (SME, Commercial, and Corporate)

For Employee: Individuals

4. The campaign criteria are as following:
In order to entitle for this campaign
 - Company/Employer must own deposit account (main account for debiting payroll) with RHB including Current Account (CA) / Current Account Advantage (CAA)/ Premier Current Account (PCA)/ Smart Saving Account (SSA) / Saving Account (SA)
 - Register for RHBBCP Payroll Service either via Over-The-Counter (OTC) / Reflex Cash Management (Reflex).
 - Employer must perform payroll transaction with RHB Bank to their employees via Over-The-Counter (OTC) / Reflex Cash Management (Reflex) / GoWave by RHB during campaign period.
5. Eligible Customer will enjoy the benefits/proposition offered under the campaign upon customer fulfilling the conditions stated in clauses 3 and 4 above. ETB employee can enjoy the benefits offered under employee category of this campaign and ETB employer can enjoy the benefits offered under employee category of this campaign.
6. The special benefits offering as Cash Rebate to Company/Employer for New To Bank (NTB) are as following:

Payroll Amount (USD or USD Equivalent)	% Cash Rebate*	Max. Cash Rebate Per Account Per Month	Period for Cash Rebate
Any Amount	0.50%	USD400	6 months/times

* Based on payroll amount performed in each month

6.1 The monthly payroll amount is set to calculate for cash rebate to Company/Employer during Campaign Period.

6.2 In order to enjoy the Cash Rebate, the following criteria must be met:

- Must be New To Bank (NTB);
- Perform Payroll transaction with RHB Cambodia either via Over-The-Counter (OTC) / Reflex Cash Management (Reflex) / GoWave by RHB
- At least 5 employees

6.3 Must perform monthly payroll service with RHB Cambodia during campaign period. The cash rebate will be given for 6 months/times counting from the first transaction payroll. For clarity, the cash rebate will not be given for the month if there's no payroll transaction performed.

6.4 The cash rebate will be credited to eligible companies/employers in the following month.

6.5 This rebate is applicable to NTB employers only.

6.6 This rebate is available on first come first served basis subject to budget availability.

6.7 The cash rebate will be paid in USD/KHR.

6.8 The cash rebate will be credited to the debit account of employer and as per account currency. Request to credit the cash rebate to other accounts will not be accepted.

6.9 The bank reserves the right not to give out the rebate to customer if we find out any breaches of the terms and conditions of this campaign or in the event the budget allocation is exhausted.

7. Company/Employer is required to notify RHBBCP for any change of employee accounts for payroll service (both new and resigned employee).
8. The campaign is not valid in conjunction with other campaigns or promotions carried out by the RHBBCP unless otherwise specified.
9. By participating in the campaign, all account holders (Employers and Employees) are deemed to have accepted and agreed to be bound by these Terms and Conditions herein set forth.
10. RHBBCP reserves the rights to vary, supplement, delete, amend or modify any of the Terms and Conditions contained herein, wholly or in part at any time and to withdraw, cancel, suspend, extend or terminate this campaign earlier in whole or in part at its absolute discretion without prior notice.

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