

## Online Account Opening Campaign 2025

**Campaign Period** 01 January 2025 to 31 December 2025

**Monthly Incentive**

### Monthly Incentive for OAO Average Balance

Average Balance Range	Incentive
\$500 – \$999.99	\$1/Month
\$1,000 – \$4,999.99	\$2/Month
≥ \$5,000	\$5/Month

### **Terms and Condition**

- Customer who open account online via goWave in FY2025 including payroll customers.
- Customer is eligible for the incentive for **3 consecutive months starting from the month of account open**. For example, if a customer open account online via goWave in Jun'25, customer will be eligible to receive the monthly incentive offer in June, July, and August.
- Incentive is based on the monthly average balance of the customer, CIF level.
- SSA account is the only applicable product for this campaign.
- Incentives will be credited to any SSA account of the eligible customer at the month after the calculated month, no later than two weeks after month end.

**Monthly Lucky Draw**

### OAO Lucky Draw 2025

The Lucky Draw campaign is applicable for new OAO in 2025 only. To qualify for the Lucky Draw, customer is required to maintain average balance of **\$200 per month**.

Average Balance Range	Lucky Draw Ticket
\$200 – \$499.99	1
\$500 – \$999.99	3
\$1,000 – \$4,999.99	5
≥ \$5,000	10

### **Lucky Draw Prizes**

Prize	Number of Winner	Remark
Cash Reward \$10	5	Monthly
Cash Reward \$20	5	Monthly
Apple Watch SE	2	Quarterly

### **Terms and Condition**

- Customer who open account via Online Account Opening (OAO) in 2025 only including payroll customers.
- Customers must maintain an average monthly balance throughout the campaign period to qualify for the lucky draw.
- Number of Lucky Draw ticket is based on the monthly average balance of the customer, CIF level. Number of lucky draw ticket is not accumulative to the next month's lucky draw date.
- Smart Saving Account (SSA) is the only applicable product for this campaign.
- Winners selection process will be conducted through digital lucky draw platform, witnessed by the Bank's selection committee, including risk, audit, and compliance.
- The schedule for the lucky draw will be set at the beginning of each month (i.e. before the 10th).
- Each customer is eligible to win only one prize per lucky draw month. However, the same customer may win again in subsequent months during the campaign period.
- One winner is eligible to win the quarterly prize only once during the campaign period.
- Cash Rewards will be credited to any SSA account of the eligible customer no later than two weeks after month end.
- Winners will be announced on the bank's website, social media pages by week 2 of the month.
- For Quarter winners, if the winner cannot be reached within 5 business days, the prize will be forfeited, and another winner will be selected.
- Prizes are non-transferable and cannot be exchanged for cash or other items.

**Other Terms and Conditions**

RHB Bank Cambodia reserves the right to change any of the campaign's terms & conditions or discontinue the offer at our discretion without prior notice.