

1. Introduction

Welcome to goWave by RHB, a digital banking service provided by RHB Bank (Cambodia) Plc. These terms and conditions ("Terms") govern your use of our service, so please read them carefully. By opening an account with us, accessing our website or mobile app, or using any of our products or services, you agree to be bound by these Terms, our Privacy Policy, and all applicable laws and regulations of Cambodia, including but not limit to those issued by the National Bank of Cambodia (NBC), applicable data privacy laws and other applicable authorities. Please note that your use of other products and services provided by RHB Bank (Cambodia) Plc may be subject to additional terms and conditions and following the Bank's policy, procedure and/or rules.

2. Contact Us

If you have any questions or concerns, you can contact us using the following information:

Phone: +855 23 992 833

Call Free: 1800 20 8118

Email: hello@rhbgroup.com

For more information about our products and services, please visit [RHB Bank \(Cambodia\) Plc.](#) website.

3. Who can use goWave by RHB?

To use goWave by RHB, you need to be 18 or older and have an account with RHB Bank (Cambodia) Plc. We will ask you for some information to confirm it's really you, like your national ID, your identification information and your selfie picture. Occasionally, we might need some extra information from you. This could be for legal reasons, Know Your Customer (KYC) and Enhanced Customer Due Diligence (ECDD) purpose, to keep things secure, or to give you access to new features. Just make sure the information you give us is accurate and up-to-date, and let us know if anything changes and/or updated information from time to time.

4. Using goWave by RHB

When you log in successfully, you're giving us the go-ahead to follow your instructions through the app. This includes, but not limited to, the transfer of funds, paying bills, and more.

Processing your transactions. Sometimes, we might need to take a little extra time to review a transaction before we can complete it. This could be due to security checks and verification, or intermediary Bank's requirements or following laws and regulations. We will let you know if there's ever a delay.

Keeping your account safe is your responsibility too. If someone else uses your login information to make unauthorized transactions, you shall be liable for those unless you followed all the security guidelines in these Terms.

Changing your mind about a transaction? Generally, once you've submitted a request to transfer money or pay a bill, you cannot cancel or change it. However, in some cases, we might be able to help you out. Just contact us and we will see what we can do.

Let us know if something seems off. If you ever notice any abnormal or suspicious activity on your account, incomplete information, or something else that doesn't seem right, please contact us right away.

We strive to make your transactions happen quickly and securely, but sometimes they may take longer than expected or even fail due to various reasons even unintentional to provide the wrong information. In these cases, we won't be responsible and liable for any delays or failed transactions or any lost.

Occasionally, we might partner with other companies to help us complete certain transaction. These partners may have their own rules and other applicable laws and regulation, and while we do our best to pick reliable ones, we cannot be held responsible or liable for any issues they cause, such as delays or missing money that may occur.

goWave by RHB is designed for your everyday banking needs. To keep things running smoothly and securely for everyone, please use the app responsibly and in accordance with these Terms and Conditions and any applicable laws. This means using goWave by RHB only for its intended and legally purposes, such as transfer funds, paying bills, and checking your account balance and other functions provided by the Bank. Avoid any actions that might disrupt the app's functionality or the systems behind it. This includes trying to access accounts or information that doesn't belong to you. The information on goWave by RHB should also be left unchanged, and you cannot copy or distribute it without our permission.

5. Accessing goWave by RHB

Getting started with goWave by RHB is easy! Whether you're an existing customer or new to RHB Bank (Cambodia) Plc., you can sign up and open an account directly through the goWave by RHB app. Once you're signed up, you can log in securely using your username and password. The app also allows you to set up biometric authentication (fingerprint or Face ID) for even faster logins.

We take security seriously at RHB Bank (Cambodia) Plc. and use advanced measures to protect your information. However, your help is also important. To keep your account safe, remember to never share your login credentials (username, password, PIN) with anyone, be careful not to leave your mobile device unattended while logged into the app, and contact us immediately if you suspect any unauthorized activity and/or transactions. You are solely responsible for maintaining the confidentiality and security of your account credentials (including usernames, passwords, and PINs). You agree that any access to or use of the Services through your account shall be deemed authorized by you, and you accept full liability for all transactions, activities, and liabilities incurred under your credentials.

If you suspect or become aware of any unauthorized use of your account or breach of security, you must notify us immediately. By law, you remain liable for all transactions and damages occurring prior to our actual receipt and processing of such notification, unless you can conclusively prove that you maintained strict adherence to all security guidelines set forth herein.

An extra layer of security is added whenever you make a transaction through the mobile app. You might be asked to verify it using a one-time password (OTP) sent to your registered mobile number, or the mobile app might allow you to approve transactions directly through a notification sent to your device.

While some mobile banking apps allow you to set transaction limits directly within the app, this functionality is not currently available on goWave by RHB. If you'd like to set or change your transaction limits, you can contact our customer service or visit a branch.

6. Fees and charges

We don't charge you any monthly or annual fees for using the App. However, we may charge you fees for certain transactions or services. We will always disclose the fees to you before you complete the transaction or service, and you agree to pay them when due. You also agree to pay any fees or charges imposed by third parties in connection with your use of the App.

For security and risk management purposes, transaction limits may apply to transaction conducted through the mobile app. Please refer to the [Transaction Limits](#) page for details. We

reserve the right to revise such limits from time to time at our discretion and in accordance with applicable laws and regulations.

7. Closing your account

You can close your goWave by RHB account anytime by letting us know. We will close your account as soon as possible, but there might be a short delay if we need to finish up any outstanding transactions or balances in your account first. You will still be responsible for any fees, charges, or other things you owe us before closing your account.

If you choose to uplift your Fixed Deposit (FD) through the goWave by RHB app, here's what you need to know:

- Using the app to uplift your FD automatically cancels any physical FD certificates. Once uplifted, the physical certificate is no longer valid.
- After using the app for FD upliftment, you cannot use the physical certificate for further transactions at any RHB Bank (Cambodia) Plc. branch. Claims made with a cancelled certificate won't be honoured.
- You will get a confirmation via the app upon successful FD upliftment. This confirmation overrides any physical certificates.
- In case of disputes regarding FD upliftment through the app, the bank's digital records will be final and binding.

In some cases, you agree with the bank to close, block any amount and/or freeze your account or end these Terms with you. We can do this for a few reasons, such as:

- If we suspect suspicious activity on your account that could be a security risk.
- If you violate any of the rules in these Terms or any laws.
- If your account is inactive for a long time.
- If we decide to stop offering goWave by RHB altogether.
- If any balance under dispute and/or investigation.

If we close your account or these Terms are terminated, you won't be able to log in to goWave by RHB anymore. We also won't be able to follow any instructions you send us after termination. You will still be responsible for any fees or charges from before termination.

If we block any amount of your account, the blocked amount will not be able to transfer and/or withdrawal within the period of time.

If we freeze your account, your account will be restricted to debit any balance following the laws and regulation instruction.

You understand that we won't be responsible and liable for any problems or losses you have because your account is closed, block and freeze or these Terms are terminated.

Your account will be classified as "Dormant" if you do not make any transactions (such as transfers, deposits, or payments) for 12 consecutive months. Automatic system activities, like interest payments or fee deductions, do not count as activity.

For your security and to prevent unauthorized access, once your account is dormant, your ability to make outbound transfers, bill payments, or QR codes via goWave by RHB will be temporarily locked.

The Bank reserves the right to charge a fee on dormant accounts, which will be deducted directly from your account balance in accordance with our standard Fee Schedule.

To protect your funds, you cannot reactivate a dormant account directly through goWave by RHB. You must visit any of our branches in person with a valid, unexpired national ID or passport to verify your identity and unlock your account.

If an account remains completely inactive for 10 consecutive years, it will be closed, and any remaining funds will be transferred to the National Bank of Cambodia (NBC) as required by law.

8. Communication

By using our service, you agree to receive electronic communications from us. These may include information about your account, transactions, security alerts, updates, offers, and promotions. You can opt out of receiving some of these communications, but you cannot opt out of receiving essential communications about your account or our services. You also agree to keep your contact information updated and to notify us of any changes.

9. Privacy

We respect your privacy and are committed to protecting your personal information. You agree to allow the bank to collect, use, share, and store your personal information in accordance with our Privacy Policy. By using our service, you consent to our Privacy Policy and agree to provide us with any consents or permissions that we may need to collect, use, share, or store your personal information.

9.1. Information We Collect

We collect personal information such as your name, date of birth, identification details, contact information, and address to support account services and comply with regulatory requirements. For identity verification during the eKYC process, Enhanced Customer Due Diligence process, face data (selfie) may be collected and used solely for verification purposes. It is retained only for as long as required by applicable laws and regulatory record-keeping obligations, and then securely deleted or anonymized.

The Customer shall ensure that all information and documents provided to the Bank are accurate, complete, valid and up to date at all times.

The Customer shall promptly notify the Bank and provide the relevant updated information and supporting documents upon any change to the information previously provided to the Bank, including, but not limited to, NID/ Passport, personal or business information, residential or business address, contact details, occupation or business activities, ownership or beneficial ownership, authorised signatories, and identification documents.

The Customer shall also provide the Bank with a valid and renewed identification document upon the expiry or renewal of any identification document previously provided to the Bank.

Failure by the Customer to provide the required information or documents within the timeframe specified by the Bank may result in the Bank taking appropriate measures in accordance with applicable laws and regulations, as well as and the Bank's policies and procedures.

The Customer shall not open or maintain an account in their own name for or on behalf of another person, nor act as a nominee or otherwise conceal the identity of the true Beneficial Owner of the account or funds.

The Bank reserves the right to request updated information or supporting documents from the Customer from time to time for the purpose of maintaining accurate and up-to-date customer records and complying with applicable laws, regulations and regulatory requirements.

Where the Bank identifies or reasonably suspects that the Customer is acting on behalf of another person or that the declared Beneficial Owner information is inaccurate or incomplete, the Bank reserves the right to take immediate and appropriate action, including restricting or suspending the account or transactions, in accordance with applicable laws and regulations, as well as the Bank's policies and procedures.

9.2. How We Use Your Information

We use your information to:

- Provide, operate, and maintain our banking services
- Verify your identity, including electronic Know Your Customer (eKYC), Enhanced Customer Due Diligence (ECDD) procedures
- Detect, prevent, and investigate fraud and enhance security
- Send important updates, alerts, and service-related notifications
- Comply with applicable legal, regulatory, and compliance obligations

9.3. Disclosure of Information

Where we need to pass information to other financial institutions or to any of our associated companies in order to execute your Instructions or online application, you shall authorise us to transmit and store information about you and your Account(s) to provide these to third parties with such information. You hereby agree and understand that we, or any third-party to whom we have transmitted information about you or your Account(s), may disclose this information if required or authorised by law to do so.

We do **not sell your personal data** to third parties.

9.4. Data Security

We implement appropriate technical and organizational measures to protect your data, including encryption of sensitive information, secure authentication mechanisms, and safeguards to protect your personal data against unauthorized access.

9.5. Data Retention

Your personal data will be retained only for as long as necessary to fulfil the purposes outlined in this policy and to comply with legal, regulatory, and audit requirements.

9.6. Your Rights and obligations

Subject to applicable laws in Cambodia, you may have the right to access your personal data, request correction of inaccurate information, request deletion where applicable, and withdraw your consent, subject to legal limitations.

- You must not use goWave by RHB for any purpose other than to undertake legitimate banking enquiries or Transaction on accounts you are legally entitled to operate in

accordance with the Specific Terms and Conditions and the terms and conditions applicable to you.

- You must not use goWave by RHB for prohibited business activities.
- You must not act fraudulently or maliciously in relation to goWave by RHB.
- You acknowledge that you are responsible for and must take all reasonable care to ensure that information you supply via goWave by RHB is true, complete, accurate and up to date. In case we found any fraudulent information, we reserve our rights to terminate or suspend your goWave account immediately.

9.7. Tracking

The App does not use browser cookies. The DEVICE_ID may be used to support authentication, security, and application functionality. By using this app, you consent to the use of DEVICE_ID in accordance with our Privacy Policy.

9.8. Children's Privacy

This App is not intended for individuals under 18 years old. We do not knowingly collect data from minors.

9.9. Updates to This Policy

We may update this Privacy Policy from time to time. Any changes will be published within the App or on our official website.

10. Intellectual property

We own or have the rights to all the intellectual property rights in our service. You don't acquire any ownership or rights in our service, except for the limited license to use it in accordance with these Terms. You agree not to copy, modify, distribute, sell, or otherwise exploit any part of our service, or to reverse engineer, decompile, or attempt to derive the source code of any software used in our service, without our prior written permission.

11. Liability

goWave by RHB is provided "as is" and we cannot guarantee it will always meet your needs or be perfect. We try our best to make things run smoothly, but sometimes things might not go exactly as planned. In those cases, within reason, our responsibility is limited to the fees you paid us in the past year. This disclaimer is included to the fullest extent permitted by law.

12. Disputes

If you have any questions, concerns, or complaints about our service or these Terms, please contact us. We will try to resolve any issues or disputes amicably and informally. However, if we cannot reach a satisfactory resolution, you agree that any dispute or claim arising out of or in connection with these Terms or our service will be subject to the exclusive jurisdiction and venue of the courts of Cambodia.

13. General

These Terms constitute the entire agreement between you and us regarding your use of our service. In the event of any discrepancies between the English version of these Terms and any translation into another language, the English version shall prevail. We may amend or modify these Terms at any time, by posting the revised Terms on our website or app, or by notifying you by email or other means. Your continued use of our service after the effective date of the revised Terms will constitute your acceptance of the changes. If you don't agree to the revised Terms, you should stop using our service and close your account.

14. Definitions

Below is to explain the meaning of important words and phrases used in the document. It helps you understand what these words and phrases mean, so you can easily understand the information in the document.

Biometric	A way to prove your identity using your fingerprint or face.
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goWave by RHB, the App	A digital banking service by RHB Bank (Cambodia) Plc.
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National Bank of Cambodia (NBC)	The central bank of Cambodia, responsible for supervising the banking sector and implementing monetary policy.
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One-time password (OTP)	A unique temporary code used to authenticate transactions.
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Password	A secret word or code that you use to prove that you are really you.
PIN	A secret number that you use to prove that you are really you, like when you take money from an ATM machine.
Privacy Policy	The policy that outlines how RHB Bank (Cambodia) Plc collects, uses, shares, and stores personal information.
Terms	The terms and conditions that govern the use of the goWave by RHB service.
Transaction limits	The maximum amount of money that can be transferred in a single transaction or over a certain period.
Username	A special name that you use to tell the computer or website who you are.
We, us, our, the Bank	Refers to RHB Bank (Cambodia) Plc
You, Your	Refer to an account holder or goWave user