

# Terms and Conditions

## 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 those issued by the National Bank of Cambodia (NBC) and applicable data privacy laws. Please note that your use of other products and services provided by RHB Bank (Cambodia) Plc may be subject to additional terms and conditions.

## 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.kh](mailto:hello@rhbgroup.com.kh)

## 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 Cambodia. We'll ask you for some info to confirm it's really you, like your national ID and a selfie. Occasionally, we might need some extra info from you. This could be for legal reasons, to keep things secure, or to give you access to new features. Just make sure the info you give us is accurate and up-to-date, and let us know if anything changes.

## 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 things like sending money, paying bills, and more.

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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 or following regulations. We'll 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'll be responsible 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 can't cancel or change it. However, in some cases, we might be able to help you out. Just contact us and we'll 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. In these cases, we won't be responsible for any delays or failed transactions.

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

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 purposes, such as sending money, paying bills, and checking your account balance. 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 can't 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, you can sign up and open an account directly through the goWave by RHB app.

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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 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.

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 our service. However, we may charge you fees for certain transactions or services. We'll 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 our service.

## 7. Closing your account

You can close your goWave by RHB account anytime by letting us know. We'll 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'll still be responsible for any fees, charges, or other things you owe us before closing your account.

In some cases, we might need to close your account or end these Terms with you. We can do this for a few reasons, such as:

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- 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 in Cambodia altogether.

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'll still be responsible for any fees or charges from before termination.

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

## 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 can't 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. We 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, 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.

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## 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) 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

We may share your information with:

- Regulatory authorities (e.g., National Bank of Cambodia) where required
- Service providers and partners supporting our banking operations
- Law enforcement agencies when required by law

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

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.

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## 9.7. Cookies and Tracking

The App may use cookies or similar technologies to enhance user experience and improve functionality.

## 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 can't 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'll try to resolve any issues or disputes amicably and informally. However, if we can't reach a satisfactory resolution, you agree that any dispute or claim arising out of

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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.

<b>Biometric</b>	<b>A way to prove that you are really you by using something special about your body, like your fingerprint or face.</b>
<b>goWave by RHB</b>	A digital banking service provided by RHB Bank (Cambodia) Plc.
<b>National Bank of Cambodia (NBC)</b>	The central bank of Cambodia, responsible for supervising the banking sector and implementing monetary policy.
<b>One-time password (OTP):</b>	A unique, temporary code used to authenticate a transaction.
<b>Password</b>	A secret word or code that you use to prove that you are really you.
<b>PIN</b>	A secret number that you use to prove that you are really you, like when you take money from an ATM machine.
<b>Privacy Policy</b>	The policy that outlines how RHB Bank (Cambodia) Plc collects, uses, shares, and stores personal information.

<b>Terms</b>	The terms and conditions that govern the use of the goWave by RHB service.
<b>Transaction limits</b>	The maximum amount of money that can be transferred in a single transaction or over a certain period of time.
<b>Username</b>	A special name that you use to tell the computer or website who you are.
<b>We, us our,</b>	Refers to RHB Bank (Cambodia) Plc
<b>You, Your,</b>	Refer to an account holder or goWave user