



TERMS AND CONDITIONS ("T&C")

OF RHB BANK (CAMBODIA) PLC ("RHBBCP") PAYROLL ACQUISITION CAMPAIGN (Phase 2)

1. The campaign starts from 16 July 2024 to 31 December 2024 ("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)Note: For clarity, customer who have joined campaign during the first phase (15 Jan 2024 to 15 July 2024) is considered as ETB.

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:

Tier	Payroll Amount (USD or USD Equivalent)	% Cash Rebate*	Max. Cash Rebate Per Account Per Month
1	Up to USD20,000	0.50%	USD100
2	Above USD20,000	0.80%	USD300

* Based on Monthly Payroll Amount

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 OR USD20,000 monthly payroll value; and
- Must perform monthly payroll service with RHBBCP during Campaign Period.

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

ie. Company A has signed up payroll on 25 July 2024 and perform payroll transaction on 02 August 2024. So, the cashback will be given 6 months counting from Aug-24 until Jan-25.

6.4 Cash Rebate will be credited to Eligible Customer within 1 month after each month end.

6.5 This rebate is applicable to NTB employers who join campaign from 16 July 2024 onward only.

6.6 Cash Rebate is available on "first come, first served" basis and is subject to budget available.

6.7 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.

6.8 RHBBCP 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. Terms and Conditions for PA Insurance

No.	Card Type	Sum Insured Per Person	Premium: 6 months from policy issued date
1	Premier Debit Card (MC/VISA)	USD5,000	
2	Platinum Debit Card (MC/VISA)	USD2,500	
3	Lifestyle Debit Card (MC/VISA) or CSS ATM Card	USD1,000	

7.1 The Personal Accident Insurance under this Payroll Campaign (16-Jul-2024 until 31-Dec-2024) is offered to NTB payroll customer (employee only). The definition of NTB/ETB has been defined in item 3.

7.2 Only active employees who are currently receiving payroll through RHB (Cambodia) Plc. accounts, can enjoy the benefit (PA), provided their information is registered with CB General Insurance Plc. (CB).

7.3 Eligible customer will receive a letter "Coverage Summary". In order to receive the PA, customer is required to contact **CB General Insurance Plc.** personnel listed in the letter or as below to activate the policy.

Name	Ms. Hout Sokkheang	Ms. Heng Kimhouy
Phone No	070 840 285/ 077 840 283	097 767 2467
Email Address	sokkheang.hout@cbinsurance.com.kh	kimhouy.heng@cbinsurance.com.kh

7.4 The policy must be activated during campaign period or within 6 months from the campaign's end date (31-Dec-2024). Any activation beyond this period will not be eligible.

7.5 The insurance coverage is provided under the product "Personal Accident (PA)" by CB General Insurance Plc (CB). All claim processes and amounts will adhere to CB's policy, respecting IRC regulations, with no control from RHB (Cambodia) Plc.

7.6 This insurance package provides coverage up to USD5,000 per employee based on their debit card/card type as mentioned in the above table.

7.7 The insurance covers on Accidental Death, Permanent and Total Disablement and Permanent and Partial Disablement, applicable only in Cambodia.

7.8 In the case, the employee leaves the participating company and stops receiving payroll through RHB (Cambodia) Plc accounts, they will no longer be eligible for the insurance coverage.

7.9 By accepting this campaign T&C, customer is agreeable to give consent to the bank to share his/her information to CB for the purpose of policy issuance, recording and claim (if any).

7.10 RHB (Cambodia) Plc. reserves the rights to terminate the insurance package for any employee without prior notice.

8. Company/Employer is required to notify RHBBCP for any change of employee accounts for payroll service (both new and resigned employee).
9. The campaign is not valid in conjunction with other campaigns or promotions carried out by the RHBBCP unless otherwise specified.
10. 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.
11. 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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