



**ធនាគារ ខេប៊ីប្រាសាក់ ម.ក**

**Terms and Conditions of using  
KB PRASAC Mobile**

Version 3

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## 1. Introduction

- 1.1. The Terms and Conditions of using of KB PRASAC Mobile hereinafter referred to as “Terms & Conditions” is an agreement between the Client and KB PRASAC Bank Plc., referred to as “KB PRASAC” in connection with the use of KB PRASAC Mobile.
- 1.2. Please carefully read the “Terms and Conditions” before clicking “Agree” to register to use the KB PRASAC Mobile.
- 1.3. When you click “Agree”, it means that you have read and accepted all the terms and conditions as per stated on these terms and conditions, and you are fully responsible for using KB PRASAC Mobile.

## 2. Key Terms

- ❖ **Word “You or Client”** : Refers to account holders who have registered to use the KB PRASAC Mobile.
- ❖ **KB PRASAC Mobile Service** : Refer to a service that allows clients to register for and use KB PRASAC Mobile application on their smartphones to perform transactions on their accounts securely, anytime and anywhere (24/7).
- ❖ **KB PRASAC Mobile Application** : Refer to an application that allows clients to download from App Store/Play Store on their smartphones and register to perform financial and non-financial transactions on their savings accounts anytime (24/7) and anywhere.
- ❖ **Account** : Refers to any Savings Account that you have opened with KB PRASAC. It can be a Savings Account, Unfixed Deposit Account, Flexi Growth Savings Account, Payroll Account, Merchant Savings Account, Current Account, Premium Current Account etc.
- ❖ **Digital Account** : is a kind of Savings Account which can be opened by newly client (who doesn't have an account with KB PRASAC [or open more accounts for existing clients](#)) by him/herself and client can use KB PASAC Mobile to make any transactions immediately.
- ❖ **Individual Account** : It is an Account which it is opened for personal use and perform transaction as needed.
- ❖ **Individual Single Account** : It is an Individual account which it is opened by a single accountholder.
- ❖ **Joint Account** : It is an Individual account which it is opened by two or more accountholder.

- ❖ **PIN** : It is a 6-digits Personal Identification Number (Numeric) that is determined directly by you when you register for using KB PRASAC Mobile. This PIN is used to login to KB PRASAC Mobile.
- ❖ **OTP** : It is One Time Password and it has 6-digit number code that is automatically generated by the system and send to your Mobile Phone number or email to approve the registration for using KB PRASAC Mobile or authorize any financial transactions which perform via KB PRASAC Mobile. This OTP code is valid for one time use only or one transaction.
- ❖ **Fingerprint/Facial Recognition** : It is a security system of Fingerprint or Facial recognition on Mobile Phone to identify clients when accessing phone or using KB PRASAC Mobile in addition to using a PIN. You can set for accessing your KB PRASAC Mobile with Fingerprint or Facial Recognition unless you have set this security when accessing your Mobile Phone in advance.
- ❖ **KHQR Code (Khmer Quick Respond Code)** : It is a QR Code which represents your Account Number or third party's Account Number. It is used for receiving money or paying goods / services via Scan KHQR Code Function.
- ❖ **Cash-Code** : It is a type of Fund Transfer from Account to Phone Number, and you will be given a 6-digits code to withdraw cash through KB PRASAC ATM machines or Cash Deposit Machine or KB PRASAC POS (ATM Card is not required).
- ❖ **International Fund Transfer** : It is a transaction fund transfer to overseas around the world via SWIFT (The Society for Worldwide Interbank Financial Telecommunication).
- ❖ **Account Statement** : A summary report of banking transactions occurred with your account that you can view and download via KB PRASAC Mobile.
- ❖ **Force Majeure** : Refers to any event that is unforeseeable and external to the parties, and unavoidable which prevent any party or both parties from performing its obligation as stated in this Agreement such as volcano, flood, earthquake, hurricane, terrorism, riot, war...etc.

### 3. Key Functions of KB PRASAC Mobile

- Open a Digital Account (New customer who doesn't have an account with KB PRASAC)
- Register to use KB PRASAC Mobile by himself/herself for customers who have an account with KB PRASAC (Online Self-Registration) such as:
  - Single Account or
  - Joint Account with [account operating condition](#) "Anyone to sign"
- Open more Savings Account
- Online Self-Link and Delink Account
- Fund Transfer between KB PRASAC Accounts
- Fund Transfer to Other Local Banks
- Fund Transfer to Bakong Wallet (Intra-bank or Interbank)
- Cash-Code
- International Fund Transfer
- Payment for Goods/Services by scanning KHQR Code (Intra-bank or Interbank)
- Scan payment cross border (PromptPay...)
- ATM QR Withdrawal
- ATM QR Deposit
- Bill Payment of Water, Electricity, Solid Waste, Education, Real Estate, NSSF, PPSHV Expressway etc.
- Mobile Top Up
- Open Term Deposit Account
- Change Rollover Option
- Schedule Fund Transfer
- Schedule Payment
- Self-hide and Unhide Account
- Shared Account Information and Deep link for fund transfer
- Rename account title
- Reactivation Dormant Account
- Block Account
- Repeat and Return Function
- Create and manage Visa Virtual Card
- View KB PRASAC Card
- Request KB PRASAC Card
- Self-activate KB PRASAC Card
- Reset Card PIN
- Freeze and Unfreeze KB PRASAC Card

- Upload KHQR Code of KB PRASAC or Other Banks which saved in Photo or Gallery for payment goods and services
- Check Balance or Account Statement and Download
- View Term Deposit Account and Loan Account
- Download Loan Repayment Schedule
- Loan Submit Request: Loan Against TD...
- Data Sponsor of Smart and Metfone
- View Exchange Rate
- Change PIN for log in KB PRASAC Mobile
- Self-New PIN Reset
- View ATM, CDM, Merchant & Branches location
- Create template of Fund Transfer and Bill Payment
- Other Information or new functions that will be launched in the future, etc.

#### 4. Opening of Digital Account (new customer who doesn't have an account with KB PRASAC)

- 4.1. Customer can open Digital Account via KB PRASAC Mobile at any time (24/7) and everywhere.
- 4.2. Customer shall have the following criteria below:
  - 1) Individual clients aged at least 16 years old
  - 2) Khmer Nationality
  - 3) Having owns personal phone number and smart phone
  - 4) Having an original and valid Cambodian National Identification Card (NID)
  - 5) Provide his/her personal information such as phone number, Full Name, Date of Birth, Sex, NID number, expired date and permanent address
  - 6) Take a Selfie and taking a picture of Cambodian National Identification Card (NID) as per conditions required in the KB PRASAC Mobile App
  - 7) Accept the "Terms and Conditions of using KB PRASAC Mobile".
- 4.3. After self-opening Digital Account successfully, customer will receive two Digital Accounts automatically, which are KHR Account and USD Account.
- 4.4. The Customer, who can do self-open Digital Account via KB PRASAC Mobile, is classified as the "Partial KYC" that Account Balance and transaction's limitation are set based on conditions to use of account bellow:
  - Annual Interest Rate: between 1.50 % to 4.00% based on Account balance
  - Interest Rate is accrued on a daily basis and liquidate monthly.
  - Withholding Tax: 4 %
  - Not required Initial Deposit and Minimum Balance
  - Maximum Deposit Amount per Customer: USD Account 10,000 or KHR equivalent.

- Transaction Limit via KB PRASAC Mobile per day or per transaction for customer: USD 3,000 or KHR 12,000,000.
- 4.5. The Customer can request to change the client classification from “Partial KYC” to “Full KYC” by just visiting at any nearest KB PRASAC branch office following the “Know Your Customer Procedure”.
- 4.6. After customer update to “Full KYC”, the customer can fully use his/her account without any limitation on depositing and use KB PRASAC Products and Services based on Terms and Conditions of each products and services.
- 4.7. Security & Safety of Opening the Digital Account
- In the process of opening the Digital Account via KB PRASAC Mobile, the customer will receive a Dynamic Code / One-Time Password (OTP) with 6 digits that system will send it into the phone of the customer (phone number that customer use to register the Digital Account) to approve in account opening.
  - One-Time Password (OTP) will be filled in automatically by not requiring the customer to manually input it by him/herself.
  - KB PRASAC will send SMS to phone number of customers to inform on the Successful Opening Digital Account.
  - The identity document of customer will be verified by the **Cambodia Data Exchange (CamDX)** to ensure the validity and accuracy of the documents.
- 4.8. The deposit into Digital Account can be made by:
- Deposit via Counter of KB PRASAC branch or
  - Deposit via Cash Deposit Machine (CDM) of KB PRASAC or
  - Transfer via KB PRASAC Mobile or other Banks app or
  - By other means provided by KB PRASAC.
- 4.9. Withdrawal or Other Transactions
- Customer can perform every transaction via KB PRASAC Mobile.
  - In case customer wants to withdraw, he/she can transfer Cash-Code to receive 6 digits code or scan ATM QR code to withdraw cash via KB PRASAC ATM/CDM Machine.
  - Customer can do any transactions at KB PRASAC counter or use KB PRASAC Card unless customer requests to upgrade the client classification from “Partial KYC” to “Full KYC” in advance.
- 4.10. Digital Account which has no transaction more than 365 days, will become a Dormant Account, and will charge a monthly fee that is shown on the official KB PRASAC Website.

4.11. The request for updating or revising of customer information or authorization in the account (adding more account holders...) or closing account, the customer is required to visit any nearest KB PRASAC branch by obtaining along with his/her original identity document for KB PRASAC Staff to verify.

## 5. KB PRASAC Mobile Registration (For customers who have an account with KB PRASAC)

### 5.1. Registration Requirement

- a) Individual clients aged at least 16 years old.
- b) Have a Savings Account with KB PRASAC (Individual Single Account or Joint Account with [account operating condition “Anyone to sign”](#))
- c) Must have a Smart Phone running on iOS or Android and a fully licensed phone number under your own name plus phone device and sim card number must be plugged-in together.
- d) Require to install KB PRASAC Mobile App on your Smart Phone with a valid phone number officially registered with KB PRASAC at the time of account opening.
- e) Require to correctly enter some necessary information such as Account Number, Date of Birth and Phone Number by following our registration guideline.
- f) Require to determine your own 6-digit PIN to access KB PRASAC Mobile and/or enable Fingerprint / Facial Recognition to improve your security when login with KB PRASAC Mobile.
- g) Agree with Terms and Conditions of using KB PRASAC Mobile.

5.2. During the process of registration of KB PRASAC Mobile, you will receive a 6-digit (One-Time Password or OTP) sent message from the system to your mobile phone number officially registered with KB PRASAC to approve the registration of KB PRASAC Mobile.

5.3. [When client has successfully registered KB PRASAC Mobile app, all of his/her accounts, including Single Accounts and Joint Accounts with account operating condition “Anyone to Sign”, will be automatically linked into KB PRASAC Mobile app with “Full Access level, allowing him/her to perform all types of financial and non-financial transactions instantly, anytime and anywhere.](#)

5.4. For every login of KB PRASAC Mobile, you can use the phone number (latest phone number provided to KB PRASAC) or e-mail (if the customer does not have phone number) and 06 digits PIN or Fingerprint / Facial Recognition that you set up by yourself when registering for KB PRASAC Mobile.

5.5. Conditions of using Accounts linked with KB PRASAC Mobile

5.5.1. The Access Level of using Accounts linked with KB PRASAC Mobile is divided into 02 types:



- **“Full Access”**: is an access level of using Accounts in KB PRASAC Mobile that allows you to do all kinds of financial transactions such as fund transfer, payment, check account balance, View loans information, submit loan request, view exchange rates and other functions.
  - **“View Only”**: is access level of using Accounts in KB PRASAC Mobile that allows you to check account balance, view loan information, view exchange rate or other information without being able to make any financial transactions (transfer / payment...).
- 5.5.2. An Individual Single Account or Joint Account that has account operating condition “Anyone to Sign” which you use to register for KB PRASAC Mobile will be automatically set as "Full Access" by system.
- 5.5.3. In case you want to update your account access level from "Full Access" to/from "View Only", you can submit your written request at any nearest KB PRASAC branch.
- 5.5.4. In case you want to link more accounts to your KB PRASAC Mobile, you are allowed to do self-link those accounts (Allow for Individual Single Account and Joint Account with account operating condition “Anyone to sign”) via KB PRASAC Mobile by following the system guideline or can submit your written request at any nearest KB PRASAC branch.
- 5.5.5. In case of requesting to link **“Joint Account”** which having account operating condition different from “Anyone to Sign” into KB PRASAC Mobile, you are required to submit the written request at any nearest KB PRASAC branch based on each account operating condition you want to link.
- 5.5.6. Term Deposit Account and Savings Plan Account will be automatically linked to KB PRASAC Mobile if its source account is linked to KB PRASAC Mobile.
- 5.5.7. Loan Account will be automatically linked to KB PRASAC Mobile if the borrower or co-borrower has registered to use the KB PRASAC Mobile by linking the savings account for settlement loan in KB PRASAC Mobile.
- 5.6. Conditions to Delink Accounts from KB PRASAC Mobile
- 5.6.1. You are allowed to do self-delink your account(s) from KB PRASAC Mobile (For Individual Single Account and Joint Account which has account operating condition “Anyone to sign”) by following the system guideline or may submit your written request to any nearest KB PRASAC branch.
- 5.6.2. Joint Account which has account operating condition different from "Anyone to sign", you are required to submit the written request at any nearest KBR PRASAC Branch.

## 6. Opening more Deposit Account(s)

- 6.1. You can open more deposit account(s) via KB PRASAC Mobile and can select the account type as below:
  - Savings Account or
  - Unfixed Deposit Account or
  - Flexi Growth Savings Account or
  - Digital Account or
- 6.2. You can select account currency with 2 options as below:
  - Khmer Riel (KHR) and
  - US Dollar (USD)
- 6.3. Initial Deposit is not required.
- 6.4. Minimum Deposit is not required.
- 6.5. The limit of customer deposit amount and perform financial transactions depends on the type of customer as Partial KYC or Full KYC.
- 6.6. You can select this account as a source account for opening the Term Deposit Account.
- 6.7. You can request to close this account by written request at any KB PRASAC Branches.

## 7. KB PRASAC Card Requesting

- 7.1. You can use your Individual Single Account or Joint Account (with account operating condition "Anyone to sign") to apply for a KB PRASAC Card via KB PRASAC Mobile by yourself at anytime and anywhere.
- 7.2. You can select either option on Acceptance the KB PRASAC Card as below:
  - Personally pick up at bank or
  - Bank Delivery

## 8. Visa Virtual Card

- 8.1. You can create Visa Virtual Card via KB PRASAC Mobile app anytime and anywhere to use for online payment of goods/services.
- 8.2. You must comply with the "Terms and Conditions of Use of Virtual Card" which can be found when creating a Visa Virtual Card via KB PRASAC Mobile app or official KB PRASAC website, or at any nearby KB PRASAC branch .

## 9. Operating Hours

- 9.1. Clients can perform transactions via KB PRASAC Mobile within 24 hours a day, 7 days a week (24/7) unless receiving a notice on the service temporary postpone by KB PRASAC.
- 9.2. KB PRASAC will notify you in case of any interruption of operation to repair or update the system.
- 9.3. KB PRASAC reserves right to postpone operations if any issues arise or prior cases.

## **10. Currency and Exchange Rate**

10.1. Financial transaction via KB PRASAC Mobile can be perform in 02 (two) currencies as below:

- Khmer Riel (KHR) and
- US Dollar (USD)

10.2. The transactions with cross-currency will be automatically defined based on the daily exchange rate of KB PRASAC on the date and time of the transaction occurs or according to the exchange rate of beneficiary bank in case of cross-currency interbank fund transfer.

## **11. Transaction Limitation and Fee**

11.1. You can perform financial transactions whenever your account has sufficient balance within the transaction limit set by KB PRASAC.

11.2. You agree to pay for all applicable fees related to the use of and/or any transactions performed via KB PRASAC Mobile and agree to KB PRASAC to settle the fee by debiting directly from your account without any notice.

11.3. You can find information on fees and/or limit per transaction and per day for each type of transactions on KB PRASAC official website and/or KB PRASAC branches and/or KB PRASAC Mobile.

## **12. Push Notification**

You will receive notification via KB PRASAC Mobile once a financial transaction occurs on your account, unless there is a system malfunction.

## **13. Other Special Features of Transactions via KB PRASAC Mobile**

13.1. When you enter the wrong PIN or OTP code for 03 times, KB PRASAC Mobile will be automatically blocked. You can contact KB PRASAC at 023/086 999 911 or visit any nearest KB PRASAC branch to request for unlocking.

13.2. When you enter the information to register for KB PRASAC Mobile or Self-New PIN Reset for 03 times incorrectly, the function of registration of KB PRASAC Mobile or Self-New PIN Reset will be automatically blocked. In this case, you can contact KB PRASAC via 023/086 999 911 or visit any nearest KB PRASAC branch to request for unlocking.

13.3. For the transfer via Cash-Code, you will receive a 6-digit PIN to withdraw cash from KB PRASAC ATM machine or KB PRASAC POS within 48 hours. If over 48 hours, the transferred amount will be automatically reversed into your account.

## **14. Block and Unblock KB PRASAC Mobile**

14.1. You can request to block KB PRASAC Mobile by contacting to Call Center or visiting any nearest KB PRASAC branch.

14.2. To unblock your KB PRASAC Mobile, you are required to submit your written request at any nearest KB PRASAC branch.

## **15. Termination of KB PRASAC Mobile Banking Service**

You are able to terminate your KB PRASAC Mobile Banking Service by submitting your written request at any nearest KB PRASAC branch.

## **16. Security Tips of using KB PRASAC Mobile**

### **16.1. Security on Mobile Phone, Computer or other Devices**

- 16.1.1. Please set up your own password or fingerprint / facial Recognition to protect your mobile phone or computer or related devices from unauthorized access.
- 16.1.2. Do not provide or disclose your passwords or let anyone to set up fingerprint / facial recognition or access your mobile phone or computer or related devices, even if he/she is a joint account holder or relative or friend or KB PRASAC's staffs etc.
- 16.1.3. Do not write your Password for log in mobile phone.
- 16.1.4. Make sure that your password entry to access your mobile phone or computer or related devices are not seen or known by anyone else.
- 16.1.5. Please frequently change the password of your mobile, computer or related devices or in any suspicious case that your password is known by anyone else.
- 16.1.6. Do not use your mobile phone or computer or related devices which connected KB PRASAC Mobile with public Wi-Fi or share with others to avoid fraud from hacker.
- 16.1.7. Do not connect to any system or install unknown application/software on your mobile phone or computer or related devices. In case you connected or installed, please disconnect, or uninstall and clean it immediately to avoid any infection or fraudulent (Virus and / or Hacker).
- 16.1.8. Install KB PRASAC Mobile and regularly update the app from Play Store if you are using Android or App Store if you are using iOS.
- 16.1.9. Do not leave your mobile phone or computer or related devices which is/are connected with KB PRASAC Mobile at public area and immediately lock your phone or computer after stopping using.
- 16.1.10. Please logout or clear history KB PRASAC Mobile when you finished transaction.
- 16.1.11. In case you sell or transfer your mobile phone or computer to another person, you must uninstall KB PRASAC Mobile or other relevant information from your mobile phone or computer in advance.
- 16.1.12. In case of loss of mobile phone or suspicion that anyone knows the password to access your mobile phone or computer, please immediately notify KB PRASAC via 023/086 999 911 to block KB PRASAC Mobile or take other technical process to prevent fraudulence.

### **16.2. Security Tips of PIN / OTP and Relevant Information**

- 16.2.1. Please remember your PIN and do not write or let anyone else know.

- 16.2.2. Please keep your PIN or OTP and other information secret. Any damage arising out of the negligence of the above confidential information will be your sole responsibility.
- 16.2.3. Do not share or send your PIN or OTP or other information to anyone else, either verbal or via email, Facebook Messenger, Telegram etc.
- 16.2.4. Do not use your date of birth or phone number or account number or ID card number or any number that is easy to remember or guessable (Ex: 111111 or 123456...) as your PIN to login KB PRASAC Mobile.
- 16.2.5. If there is any indication that your PIN Mailer has been torn, please contact nearest KB PRASAC's Branch immediately.
- 16.2.6. You are required to check and verify the phone number or email address which is printed on PIN mailer upon receiving from KB PRASAC's Staff.
- 16.2.7. Please ensure that no one is nearby you when you enter your PIN to access KB PRASAC Mobile.
- 16.2.8. Please change your PIN frequently and in case of doubt that your PIN is known by others.
- 16.2.9. You shall determine the PIN to access KB PRASAC Mobile differently from the Password to access your mobile phone.
- 16.2.10. Notify KB PRASAC immediately if you forget your PIN or suspect someone else knows.

### **16.3. Fraudulent E-mail and SMS**

- 16.3.1. Beware of scamming from phone number, email, website, pop window or message that trick you into entering your important information such as User ID, PIN, OTP, phone number, date of birth or other personal information.
- 16.3.2. KB PRASAC will never ask you to disclose your PIN and/or OTP for accessing to KB PRASAC Mobile, either verbal, phone call, email or by any means.
- 16.3.3. If you receive a hoax email or message or phone call requesting for the above information, please delete or reject it immediately and/or do not click on any link or open any attachment within the email.
- 16.3.4. If you have any question or doubt on any website or email, please contact us via [info@kbprasacbank.com.kh](mailto:info@kbprasacbank.com.kh) or call 023/086 999 911.

## **17. Rights and Obligations of the Client**

- 17.1. You have to ensure that all information provided to KB PRASAC is true and up-to-date. If the information is incorrect, you are fully responsible before the law.

- 17.2. You need to check the fees and detailed payment information carefully before confirming the payment in KB PRASAC Mobile. Any incorrect information, account number, limit excess or deficiency shall be your own responsibility.
- 17.3. You are fully responsible for using KB PRASAC Mobile. In case there is loss of money in your personal account or account of another person, whether intentionally or unintentionally or by negligence or by any other give it a trial, invasion, data fraud, direct or indirect fraud or involvement with the others, you are responsible before the law of Cambodia.
- 17.4. You allow KB PRASAC to settle the payment unconditionally in case of any complaint/claim to be responsible for the losses or any expenditures that KB PRASAC is responsible to as the result of any improper transactions of payment services via KB PRASAC Mobile due to your violation over the terms and conditions of the services including but not limited to failure of any prevention or without permission or fake transaction...
- 17.5. You must ensure the security of keeping your mobile phone and other confidential information for accessing KB PRASAC Mobile such as PIN and personal information, etc.
- 17.6. You must ensure that you have installed or updated the KB PRASAC Mobile directly from Play Store or App Store and ensure that you use the latest version of KB PRASAC Mobile.
- 17.7. You shall notify KB PRASAC in written in a timely manner in case of changing phone number, email, and/or any personal information provided to KB PRASAC. Any loss or delay that may result from failure to notify KB PRASAC is your sole responsibility.
- 17.8. You shall not make any illegal transactions or prohibited business activities via KB PRASAC Mobile.
- 17.9. You are entitled to verify information in the account statement and ask KB PRASAC if there is the discord of transaction that may arise.
- 17.10. In case you have any problems related to the use of KB PRASAC Mobile, you shall immediately notify KB PRASAC via 023/086 999 911.
- 17.11. You have to abide by all Terms and Conditions on using of KB PRASAC Mobile.

## **18. Rights and Obligations of KB PRASAC**

- 18.1. KB PRASAC has the rights to review and verify its client background and to request further information from Client if needed. The approval of using this service shall be at KB PRASAC right.
- 18.2. KB PRASAC will implement the transaction instruction via KB PRASAC Mobile, but KB PRASAC will not be responsible in case you enter incorrect information or account number or surplus or deficiency balance etc.
- 18.3. KB PRASAC has rights to cooperate with local authorities to investigate, freeze or stop your KB PRASAC Mobile abided by the applicable law/regulation or court order.

- 18.4. KB PRASAC will keep your information confidential except with your consent, requirement by law or court order to disclose such confidential information.
- 18.5. KB PRASAC reserves right to amend or set up the monthly/annual fees and/or relevant fees for using and/or performing transaction via KB PRASAC Mobile according to conditions of businesses.
- 18.6. KB PRASAC reserves right to regularly upgrade the KB PRASAC Mobile to the latest version by:
  - Adding new functions according to market and/or technology trends or
  - Removing or suspending any function if any problem occurs that may affect the Core Banking System or system maintenance or others.
- 18.7. In some circumstance, KB PRASAC may persuade you to upgrade your current KB PRASAC Mobile to the latest version in term of security improvement and consistency of using of KB PRASAC Mobile.
- 18.8. If KB PRASAC Mobile cannot be operated due to force majeure, KB PRASAC will assist you for solutions or assistance according to the accurate reasons, but will not be responsible for those cases.
- 18.9. KB PRASAC has right to suspend transactions when there are problems and necessity.
- 18.10. KB PRASAC provides service consultation and reporting of any forgotten PIN or any problem that occurs via 023/086 999 911.

## **19. Service Fee, Limitation, Conditions Amendment and Notifications**

- 19.1. KB PRASAC reserves the right to amend the service fees, limitation, and/or conditions related to KB PRASAC Mobile with prior notice to the Client as required by law.
- 19.2. Without written complaint(s) from the Client during the above notice period, it is assumed that you agree and accept the amendment(s) immediately from the effective date of the amendment(s) published through one of below channels:
  - 1). KB PRASAC Office and/or
  - 2). KB PRASAC Official Website and/or Social Media and/or
  - 3). SMS or E-mail
  - 4). Advertisements on newspapers, magazines, KB PRASAC Mobile or other methods chosen by KB PRASAC etc...
- 19.3. The Client is assumed that he/she has received a notification immediately after KB PRASAC has publicly announced via any of the above channels.

## **20. Anti-Money Laundering and Combating Financing Terrorism**

Accordingly, to the Cambodia Law on Anti-Money Laundering and Combating the Financing of Terrorism, KB PRASAC can postpone or reject any transaction for the Account Holders if KB PRASAC believes that:

- 1). The suspicion on source of fund.
- 2). The transactions or the accounts may be directly or indirectly involved with any illegal activities of Cambodian or International Law.
- 3). Upon court order or National Bank of Cambodia, etc.

## **21. Law and Dispute Resolutions**

- 21.1. These terms and conditions are governed under the Cambodian Law.
- 21.2. In case of any disputes, both parties have to solve them peacefully. If the disputes cannot be resolved peacefully or outside the court, they have to be solved within the court along with the Cambodian Law.
- 21.3. Other issues which not stated in the provisions have to be implemented under the law of Cambodia.

## **22. Severability**

Invalidity or unenforceability of one or more provisions of this Terms and Conditions shall not affect any other provision of this Terms and Conditions.

## **23. Language**

The Terms and Conditions are made in Khmer and English. In case there is any conflict or inconsistency between the two versions, Khmer language shall prevail.