



**KB PRASAC Bank Plc.**

## **Terms and Conditions of Using Debit Card**

**Version 1**

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## 1. Introduction

Terms and Conditions of using the Debit Card hereinafter referred to as “**Terms & Conditions**” is an agreement between the **Client** and **KB PRASAC Bank Plc.**, referred to as “**KB PRASAC**” related to the use of KB PRASAC Debit Card.

When you Agree on the request to use the card, it means that the client have read, understood, and agree to comply with all conditions which are set out in these Terms and Conditions.

## 2. Definition

|                      |                                                                                                                                                                                                                                                                                                                                                      |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ▪ You or Client      | : It refers to Cardholder who request using Card with KB PRASAC.                                                                                                                                                                                                                                                                                     |
| ▪ KB PRASAC          | : It refers to KB PRASAC Bank Plc., the issuer card for you.                                                                                                                                                                                                                                                                                         |
| ▪ Card               | : It refers to Debit Card issued by KB PRASAC.                                                                                                                                                                                                                                                                                                       |
| ▪ Debit Card         | : A card that is used for financial transactions which is using your own money from your own account.                                                                                                                                                                                                                                                |
| ▪ Cardholder         | : Refers to an individual who is authorized to use debit card to perform transactions, such as payment for goods/services, withdraw cash, etc.                                                                                                                                                                                                       |
| ▪ VISA               | : It refers to Visa Inc., a global payments technology company that facilitates electronic funds transfers through Visa-branded credit, debit, and prepaid cards and other types of cards that display the <b>VISA</b> logo.                                                                                                                         |
| ▪ Virtual Card       | : An electronic debit card that does not have the physical plastic card (cannot be held or touched) that client can create instantly by themselves via KB PRASAC Mobile to make online payment for goods or services. The client can view the information of card including the card number, CVV code, and expiry date through the KB PRASAC Mobile. |
| ▪ PIN                | : A 6-digits code used to approve transactions made through ATM, CDM, POS and others as determined and activated by KB PRASAC.                                                                                                                                                                                                                       |
| ▪ Settlement Account | : It refers to all types of deposit accounts that client has requested to link with debit cards for conducting transactions.                                                                                                                                                                                                                         |
| ▪ ATM / CDM          | : It refers to an automated teller machine (ATM) that allows cardholders to perform various financial and non-financial transactions, such as cash withdrawals, deposits, balance inquiries, or other transactions.                                                                                                                                  |
| ▪ POS                | : This is an abbreviation of the term 'Point of Sale,' which refers to a type of electronic device used by merchants to receive payments for goods or services through scanning the KHQR code and other devices authorized by KB PRASAC.                                                                                                             |

### 3. Type of Cards

- There are various types of KB PRASAC Cards, depending on the client's usage preferences, including:

| Nr. | Debit Card                                                                                                                                                     | Usage                          |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| 1   | KB PRASAC Card                                                                                                                                                 | Domestic Use                   |
| 2   | Instant KB PRASAC Card                                                                                                                                         | Domestic Use                   |
| 3   | <b>Visa Debit Card</b> <ul style="list-style-type: none"> <li>- Classic Card</li> <li>- Gold Card</li> <li>- Platinum Card</li> <li>- Business Card</li> </ul> | Domestic and International Use |
| 4   | Virtual Card                                                                                                                                                   | Domestic and International Use |
| 5   | Other types of cards that will be introduced by KB PRASAC progressively, in accordance with market demands and actual business conditions.                     |                                |

### 4. Card Validity

- Debit Card (physical card) is valid for a period of 5 years.
- You are required to submit a request to the bank at least 30 days before the card's expiration date for verification and issuance of a new card.

### 5. Operating Hours

- You can perform card transactions daily (24/7), except in cases of temporary service suspension with prior notice from KB PRASAC.

### 6. Currency and Exchange Rate

- 6.1. You can make transaction via card with US Dollar (USD), Khmer Riel (KHR), and other currencies depending on the type of card.
- 6.2. All transactions made in a currency different from the account currency shall be subject to the actual exchange rate of KB PRASAC and/or Visa Inc.

### 7. Card Transactions

- 7.1. Card transactions can be performed at any time, if there are sufficient funds in the account, and the transaction adheres to the limits set by KB PRASAC.
- 7.2. You shall review and verify all transaction information for accuracy and clarity before deciding to approve any transactions (withdrawals, payments for goods and services, online payments, etc.)
- 7.3. You agree to pay any service fees related to the use of and/or transactions made via the card or other means and authorize KB PRASAC to automatically deduct the service fees directly from your account.

## **8. Service Fee**

- The service fees for card application, annual/monthly service fees, requests for card changes /replacements, cross-currency transaction fees, and fees for financial and non-financial transactions (such as cash withdrawals, deposits, money transfers, payments for goods /services, refund transfers, etc.) are displayed on the official website and/or at all branch offices.

## **9. Amendment of Interest Rates, Service Fees, Limits, other Conditions, and Notifications**

- 9.1. KB PRASAC reserves the right to amend the exchange rate, service fees, limits, and/or other conditions applicable to the use of the card. KB PRASAC will provide proper notification to customers in accordance with legal requirements.
- 9.2. During the notification period, if no objection is raised by the cardholder, it shall be deemed that you have agreed to accept the changes, which will take effect immediately upon becoming official and being communicated through any of the following channels:
  - 1). KB PRASAC branches and/or
  - 2). KB PRASAC Official Website and/or KB PRASAC Official Social Network and/or
  - 3). Sending messages and/or emails to you
  - 4). Advertisement in newspapers, magazines, KB PRASAC Mobile, KB PRASAC Corporate, or any other channels chosen by KB PRASAC, etc.
- 9.3. The client shall be deemed to have received notice of the above amendments immediately after KB PRASAC has published the amendments through any of the aforementioned channels.

## **10. Card Blocking or Unblocking**

- 10.1. You can immediately block/freeze your card via KB PRASAC Mobile, by contacting the Call Center or sending an email to (023/086 999 911 / info@kbprasacbank.com.kh), by visiting the nearest KB PRASAC branch, or through other channels provided by KB PRASAC.
- 10.2. You can request to unblock/unfreeze your card via KB PRASAC Mobile, by visiting the nearest KB PRASAC branch, or through other channels provided by KB PRASAC.

## **11. Cards for Legal Entity**

- 11.1. Companies, organizations, associations, and other institutions may request a card and shall be responsible for any liabilities and transactions incurred by the cardholder.
- 11.2. You shall immediately notify KB PRASAC if there is a change in the cardholder, so that the bank can follow the necessary procedure.

## 12. Virtual Card

- 12.1. The client can create a Virtual Card, which is a debit card, by themselves via "KB PRASAC Mobile" and set the daily card limit.
- 12.2. If a fee is charged, the client agrees to pay the fee for the creation of the Virtual Card and authorizes KB PRASAC to deduct the fee from the settlement account linked to the card.
- 12.3. The client can use the Virtual Card to make online purchases of goods and services at any time and from anywhere.
- 12.4. The client can manage the Virtual Card via the KB PRASAC Mobile.
- 12.5. Other terms and conditions are outlined in the "Terms and Conditions of Using Virtual Cards," which the client can view on the KB PRASAC Mobile or at any KB PRASAC branch.

## 13. Card Termination

- You can request to terminate the use of the card in writing to KB PRASAC or through other channels provided by KB PRASAC.

## 14. Card Security

### 14.1. Card Information and Card Maintenance

- 14.1.1. Please keep your card secure.
- 14.1.2. Please do not hand over your card to anyone to make transactions on your behalf.
- 14.1.3. Please do not use your card to make transactions at ATMs, Cash Deposit Machines (CDMs), Point-of-Sale (POS) terminals, or online platforms (Online/E-Commerce) that are suspicious, abnormal, or not clearly recognized.
- 14.1.4. Be aware of and understand the type of online business and the website address/platform from which you are purchasing goods or services, and ensure it is trustworthy before disclosing your card credentials.
- 14.1.5. Please do not share any card information such as the card number, expiration date, PIN, and CVV 3digits (on the back of card) with anyone, as this information can be used to make purchase of goods/services.
- 14.1.6. Please inform KB PRASAC immediately via the contact number 023/086 999 911 if you suspect or become aware that your PIN, card information, or card has been disclosed to others, forgotten, lost, or stolen.

### 14.2. Card PIN Security

- 14.2.1. Please change your PIN upon receipt and immediately destroy any document containing PIN-related information.
- 14.2.2. Please memorize your PIN and do not write it down or disclose it to anyone.
- 14.2.3. Please do not share or send the card number and/or PIN or Card information to anyone via Email, Facebook Messenger, Telegram, etc.

14.2.4. Please do not use your date of birth, phone number, account number, or any easily memorable number as your PIN.

14.2.5. Ensure that you enter PIN when there is no one around to observe or stand near you.

14.2.6. Please change your PIN regularly or if you suspect it has been known by others.

### **14.3. Fraudulent Messages via Email or Phone**

14.3.1. Be aware of scams through phone numbers, emails, websites, pop-up windows, or messages that trick you into entering your sensitive information, such as your card number, PIN, CVV, and expiration date.

14.3.2. If you receive an email, message, or phone call requesting the above information, please delete or reject it immediately and avoid clicking on any links or opening any attachments in the email.

14.3.3. If you have any doubts or suspicions regarding a website or email, please contact KB PRASAC via [info@kbprasacbank.com.kh](mailto:info@kbprasacbank.com.kh) or call 023/086 999 911.

## **15. Rights and Obligations of Client**

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

15.2. You should carefully check the fee and payment details before confirming the payment. Any incorrect information, exceeding amount, or insufficient balance will be your own responsibility.

15.3. You are responsible for using the card and must not use it for transactions associated to illegal activities under national or international law.

15.4. In the event of a loss of money from your personal account or another person's account, whether intentional, unintentional, through negligence, or due to fraud, data breaches, direct or indirect fraud, or involvement with others, you will be held responsible before the laws of Cambodia.

15.5. If your card is stolen or lost, you must notify KB PRASAC immediately. You will be responsible for any transactions that occur before KB PRASAC is notified about the loss or theft.

15.6. You authorize KB PRASAC to settle the payment unconditionally in the event of any complaint or claim for losses or expenses that KB PRASAC is liable for as a result of improper transactions related to payment services via your KB PRASAC card, due to your violation of the terms and conditions. This includes, but is not limited to, failure to prevent unauthorized or fraudulent transactions.

- 15.7. You must notify KB PRASAC in writing promptly in case of any changes to your phone number, email, or other personal information provided to KB PRASAC. Any loss or delay resulting from your failure to notify KB PRASAC will be your full responsibility.
- 15.8. You shall not make any illegal transactions or prohibited business activities.
- 15.9. You are entitled to verify the information in your account statement and contact KB PRASAC if any abnormal transactions arise.
- 15.10. Any issues related to the balance in the account linked to the card must be reported to KB PRASAC immediately.

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

- 16.1. KB PRASAC has the right to verify your information and decide whether to issue you the card.
- 16.2. KB PRASAC will execute card transactions in accordance with your instructions; however, KB PRASAC shall not be held liable for any errors arising from incorrect information, inaccurate account numbers, or transactions involving insufficient or excess funds.
- 16.3. KB PRASAC has the right to cooperate with competent authorities to investigate, suspend, or terminate the use of your KB PRASAC card in accordance with applicable laws, regulations, or court orders, or any illegal transactions.
- 16.4. KB PRASAC will keep your information confidential, except with your consent, as required by law, or in compliance with a court order to disclose such confidential information.
- 16.5. KB PRASAC reserves the right to determine the number of transactions and the transaction limits for card usage.
- 16.6. KB PRASAC reserves the right to amend or establish annually, monthly, and/or other service fees for using and/or conducting transactions via the KB PRASAC card, in accordance with business conditions.
- 16.7. KB PRASAC reserves the right to regularly update you're the card, such as:
  - Adding new transaction features based on market trends and/or technological advancements or
  - Removing or temporarily suspending any function if a problem occurs that may affect the Core Banking System, system maintenance, or for other reasons.
- 16.8. If KB PRASAC card cannot be operated due to force majeure, KB PRASAC will assist you with solutions or support based on the specific circumstances but will not be held responsible in such cases.
- 16.9. KB PRASAC reserves the right to suspend transactions in the event of any issues and/or when deemed necessary.

16.10. KB PRASAC reserves the right to resolve issues in accordance with the laws and/or legal principles of the Kingdom of Cambodia, as well as the policies of KB PRASAC and/or international payment institutions (such as VISA or others).

**17. Anti-Money Laundering and Combating Financing Terrorism**

- In accordance with the Law on Anti-Money Laundering and Combating the Financing of Terrorism of the Kingdom of Cambodia, KB PRASAC may postpone or reject any transaction made by the account holder if KB PRASAC believes that:
  - 1). KB PRASAC suspects the source of the funds or the transactions
  - 2). Transactions or accounts may be directly or indirectly involved in any activities that violate Cambodian or international law.
  - 3). There is an order from a court or the National Bank of Cambodia, etc.

**18. Dispute Resolution**

18.1. The client has 30 days from the date of the transaction to submit a complaint regarding any disputed card transactions, including the following:

- Unauthorized transactions or
- Duplicate transactions or
- Fraudulent, deceptive, or scam transactions or
- Transactions with incorrect amounts or
- Transactions with incorrect currency and/or
- Other transactions associated with card payments.

18.2. The client shall submit a complaint by telephone to the **Call Center** or in writing at any of the nearest KB PRASAC branches, providing information related to the account, card, transaction and/or any supporting documents requested by KB PRASAC.

**19. Governing Law**

- These terms and conditions are governed by and interpreted in accordance with the laws of the Kingdom of Cambodia.

**20. Severability**

- If any provision of these terms and conditions is found to be unenforceable or invalid under the law, such provision shall be severable to the extent of such unenforceability or invalidity, and the remaining provisions of these Terms & conditions shall continue in full force and effect.

**21. Language**

- These terms and conditions are made in both Khmer and English. In case there is any discrepancy or inconsistency between the two versions, the Khmer version shall prevail.

 **End** 