



KB PRASAC Bank Plc.

Terms and Conditions of Using Credit Card

Version 1

Content

1. Introduction.....	1
2. Definition.....	1
3. Type of Cards.....	2
4. Currency.....	2
5. Credit Limit.....	3
6. Type of Cardholders.....	3
7. Credit Card Collateral.....	3
8. Card Validity.....	3
9. Operating Hours.....	4
10. Card Transactions.....	4
11. Service Fees.....	4
12. Transaction Limit.....	4
13. Interest Rate and Calculation.....	4
14. Grace Period for Purchase Transactions.....	5
15. Credit Card Statement.....	5
16. Minimum Monthly Repayment (MMR).....	6
17. Payment Due Date.....	6
18. Late Payment Fee.....	6
19. Credit Card Application.....	6
20. Supplementary Card.....	7
21. Credit Card Acceptance.....	7
22. Credit Card Activation.....	7
23. Credit Card Repayment.....	8
24. Auto Debit Account.....	8
25. Auto Debit Payment Service.....	8
26. Over Credit Limit Usage.....	9
27. Credit Limit Increase or Decrease Request.....	9
28. Credit Card Cancellation.....	9
29. Amendment of Interest Rates, Service Fees, Limits, other Conditions, and Notifications.....	10
30. Credit Card Usage via KB PRASAC Mobile.....	10
31. Card Security.....	11
31.1. Card Information and Card Maintenance.....	11
31.2. Card PIN Security.....	11
31.3. Fraudulent Messages via Email or Phone.....	12
32. Rights and Obligations of Client.....	12
33. Rights and Obligations of KB PRASAC.....	13
34. Anti-Money Laundering and Combating Financing Terrorism.....	14
35. Dispute Resolution.....	14
36. Governing Law.....	14

37. Severability 14

38. Language 14

1. Introduction

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

When you **Agree** on the request to use the Credit 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** : Refers to the customer who requests using Credit Card with KB PRASAC.
- **KB PRASAC** : Refers to KB PRASAC Bank Plc., the card issuer to you.
- **VISA** : Refers to Visa Inc., a global payments technology company that facilitates electronic funds transfers through Visa-branded debit, credit and prepaid cards and other types of cards that display the **VISA** logo.
- **Card** : Refers to Credit Card issued by KB PRASAC.
- **Credit Card** : It refers to cards used to make financial transactions using the loan or credit limit provided by KB PRASAC. You must repay the used amount, including interest and related service fees, to KB PRASAC regularly based on the repayment due date.
- **Cardholder** : Refers to an individual who is authorized to use Credit Card to perform transactions, such as payment for goods/services, cash withdrawal, etc.
- **Primary Cardholder** : Refers to customers who apply to use a Credit Card and are responsible for paying back the used amount, including interest and other fees resulting from transactions made on the primary and supplementary cards.
- **Supplementary Cardholder** : Refers to customers who use a supplementary card, which is additionally requested by the primary cardholder to provide to family members (for individuals) or employees (for legal entity). The credit limit granted to the supplementary card may be smaller or equal to the credit limit of the primary card depending on the request by the primary cardholder or legal representative of the company.

- **Credit Limit** : A credit limit or loan provided by KB PRASAC to customers to use with a Credit Card. Approval for credit limits is based on a study of the customer's credit history, repayment ability, and other conditions set by KB PRASAC.
- **Auto Debit Account** : A savings account is used to repay the utilized credit limit, with KB PRASAC making automatic debit payments from the Auto Debit Account on each auto payment date.
- **Credit Card Statement** : Is a summary report of transactions occurring on Credit Card usage within a month.
- **Minimum Monthly Repayment (MMR)** : Is the minimum amount that the cardholder is required to repay to KB PRASAC each month by the repayment due date to avoid late payment fees.
- **Repayment Due Date** : The final date on which the cardholder is required to repay to KB PRASAC either the minimum repayment amount or the full repayment amount.
- **Auto Debit Payment** : It is a specified date for repaying the amount utilized through the Credit Card, whereby the client authorizes KB PRASAC to deduct the amount from the Auto Debit Account on each auto debit payment date.

3. Type of Cards

- KB PRASAC credit cards are classified according to the following customer categories:

Type of Clients	Type of Cards
Individual	1. Visa Classic Card 2. Visa Gold Card 3. Visa Platinum Card
Corporate/Legal Entity	1. Visa Business Card
Bank & FI	2. Visa Platinum Business Card

4. Currency

- 4.1. The currency of the Credit Limit request is only allowed in United States Dollars (USD).
- 4.2. In case the customer makes a transaction in a currency different from the Credit Limit currency, the daily exchange rate of KB PRASAC and/or Visa Inc. at the time the transaction is processed shall apply.

5. Credit Limit

- The credit limit is provided to customers based on their respective customer type, in accordance with the conditions set by KB PRASAC.

6. Type of Cardholders

No.	Type of Customers	Type of Cardholders	Description
1	Individual	Primary Card	<ul style="list-style-type: none"> ▪ A customer granted a credit limit by KB PRASAC for usage
		Supplementary Card	<ul style="list-style-type: none"> ▪ Relatives of the primary cardholder, including spouse, children, parents, or parents-in-law. ▪ The shared credit limit with the primary cardholder may be less than or equal to the primary cardholder's credit limit. ▪ The request to use and set credit limit by the primary cardholder.
2	Legal Entity	Supplementary Card	<ul style="list-style-type: none"> ▪ A manager or company employee, as appointed by the company's legal representative. ▪ The request to use by the company's legal representative.

7. Credit Card Collateral

7.1. There are two (2) types of guarantees for KB PRASAC Credit Card applications, depending on the customer's request and KB PRASAC's decision, as follows:

No.	Type	Description
1	Unsecured Credit Card	<ul style="list-style-type: none"> ▪ KB PRASAC will grant credit limits based on the applicant's credit history, repayment capacity, and other conditions as required by KB PRASAC.
2	Secured Credit Card	<ul style="list-style-type: none"> ▪ The client is required to provide a "Term Deposit Account balance, other deposit account(s), or a land/house/building title deed as collateral when applying for a Credit Card.

7.2. Customers may request to change the collateral for their Credit Card at the home branch where they applied for the Credit Card, subject to compliance with the terms and conditions set by KB PRASAC.

8. Card Validity

8.1. Credit Card (all physical cards) is valid for a period of 5 years as printed on the card.

8.2. The client is required to submit a request to the bank at least thirty (30) days prior to the card's expiration date for the issuance of a new card.

9. Operating Hours

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

10. Card Transactions

- 10.1. 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.
- 10.2. You shall review and verify all transaction information for accuracy and clarity before performing any transactions (withdrawals, payments for goods and services, online payments, etc.)
- 10.3. You agree to pay all fees associated with card usage and/or transactions and authorizes KB PRASAC to settle such fees and/or repay any utilized credit limit directly from the cardholder's credit limit and/or Auto Debit Account.

11. Service Fees

- Service fees for card applications, annual fees, card change/replacement requests, cross-currency transactions, late repayment, and other financial or non-financial transactions are disclosed on KB PRASAC's official website and/or at all KB PRASAC branches.

12. Transaction Limit

- The transaction limits for all Credit Card transactions are displayed on the official website and/or at all KB PRASAC branches.

13. Interest Rate and Calculation

13.1. Interest on the utilized credit limit is charged based on the type of transaction and the following conditions:

No.	Type of Transactions	Interest Rate	Interest Repayment Condition
1	Cash Deposit	N/A	N/A
	Inquiry Credit Limit		
	Change Credit Card PIN		
	Refund		
	Reversal		
2	Cash Advance	1.50% per month or 18% per annum	<ul style="list-style-type: none"> ▪ <u>Interest is charged immediately</u> from the date of transaction until the customer repays the full amount.

3	Pay Goods/Services via KB PRASAC POS or Other Banks (Local/Overseas)	1.20% per month or 14.40% per annum	<ul style="list-style-type: none"> ▪ Interest is not charged from the date of transaction until the repayment due date ▪ Interest is charged on any used credit amount that remains unpaid after the monthly repayment due date, starting from the transaction date.
	Pay goods/services Online		
<ul style="list-style-type: none"> ❖ Payment of interest on purchases of goods/services through POS machines and online in the following cases: <ol style="list-style-type: none"> 1) The customer has not paid, or has paid less than, the Minimum Monthly Repayment (MMR), which is equal to 10% of the total utilized credit limit or 2) The customer has paid an amount equal to or greater than the Minimum Monthly Repayment (MMR) but less than the total utilized credit limit (100%). 3) The customer has paid more than or equal to the Minimum Monthly Repayment (MMR) but not all the total amount used (100%) ❖ Interest will be calculated on the outstanding balance from the transaction date. ❖ No interest will be charged if the cardholder repays the total amount due (100%) of the credit used by the Payment Due Date as shown on the Credit Card Statement. 			

13.2. The calculation of interest shall be in accordance with the following rules:

$$I = (P \times r\% \times n) / 360$$

By:

- I Is the amount of interest to be paid
- P Is the total utilized amount as of the end of each day
- r % Is the annual interest rate
- n Is the actual number of days the credit limits has been used with the Credit Card.

14. Grace Period for Purchase Transactions

- The grace period for purchase transactions via POS and online channels is up to 47 days.

15. Credit Card Statement

- 15.1. A Credit Card Statement is a summary of all Credit Card transactions for a one-month period.
- 15.2. A Credit Card Statement will be automatically sent to the customer's email address provided in the Credit Card Application Form on the 1st of each month.

16. Minimum Monthly Repayment (MMR)

- 16.1. The Minimum Monthly Repayment (MMR) refers to the lowest amount determined by KB PRASAC that a customer is required to repay on their Credit Card each month.
- 16.2. The Minimum Monthly Repayment (MMR) is set at 10% of the total utilized credit limit on the Credit Card.
- 16.3. The Minimum Monthly Repayment (MMR) is calculated based on the following rules:

$$\text{Minimum Monthly Repayment (MMR)} = \text{Total Credit Limit Utilized in a Month} \times 10\%$$

17. Payment Due Date

- 17.1. The Payment Due Date is the 17th of each month and is indicated on the Credit Card Statement.
- 17.2. The Payment Due Date is the deadline for repaying the utilized credit limit to KB PRASAC. Customers must repay at least the Minimum Monthly Repayment (MMR) to avoid late payment fees and suspension of the Credit Card.
- 17.3. In case the Payment Due Date falls on a weekend or holiday, the Payment Due Date will not be extended to the next working day.

18. Late Payment Fee

- KB PRASAC will charge a Late Payment Fee of 2% (minimum USD 2) of the Minimum Monthly Repayment if the customer fails to make payment or pays less than the “Minimum Monthly Repayment” on the next day of the Payment Due Date by settled from the credit limit.

19. Credit Card Application

- 19.1. Customers can apply for a Credit Card through any of the following channels:
 - 1). Through any of the nearest branches or
 - 2). Through the relevant sales officer or
 - 3). Through the KB PRASAC Mobile App.
- 19.2. Customers are required to hold a Deposit Account, which will be used as the Auto Debit Account for repayment of the Credit Card.
- 19.3. Customers must meet all eligibility requirements and provide the supporting documents required for their customer category as specified by KB PRASAC.
- 19.4. KB PRASAC will provide Credit Card to customers based on their credit history, repayment capacity, collateral, and other conditions required by KB PRASAC.

20. Supplementary Card

- 20.1. The primary cardholder or the legal representative of the company may apply for a supplementary card, which shall share the same credit limit as the primary cardholder or the company. **The credit limit of the supplementary card may be equal to or lower than the credit limit of the primary cardholder or the company,** depending on the specific request.
- 20.2. All payment transactions and expenses incurred through the use of the supplementary card shall be the responsibility of the primary cardholder or the company.
- 20.3. The supplementary cardholder is legally responsible for any transactions made with the credit card that violate national or international laws.
- 20.4. The supplementary cardholder is required to open a deposit account with KB PRASAC for the purpose of facilitating the verification of various requests related to the use of the credit card.

21. Credit Card Acceptance

- 21.1. There are two (2) options available for customers to receive the credit card, as follows:
 - 1). Customers collect the credit card in person at the requested branch; or
 - 2). Sales staff deliver the credit card to the customer at the customer's designated location.
- 21.2. The eligibility of customers to receive the credit card is determined according to the customer categories outlined below:

No.	Type of Customers	Type of Cards	Eligible Persons to Receive the Card
1	Individual	Primary Card	<ul style="list-style-type: none"> ▪ Primary Cardholder
		Supplementary Card	<ul style="list-style-type: none"> ▪ Primary Cardholder or ▪ Supplementary Cardholder (Eligible to receive their own supplementary card)
2	Legal Entity	Supplementary Card	<ul style="list-style-type: none"> ▪ Company's Legal Representative or ▪ Supplementary Cardholder (Eligible to receive their own supplementary card)
3	Banks & FIs		

22. Credit Card Activation

The customer may activate the credit card and set the personal identification number (PIN) through any of the following methods:

- KB PRASAC Mobile App or
- ATM (Customers will receive a six-digit PIN via SMS to their registered mobile phone number and are required to change the PIN to a new PIN at any KB PRASAC ATM/CDM).

23. Credit Card Repayment

23.1. For every credit card usage, the customer is obligated to repay the utilized credit amount (the Utilized Amount) through monthly repayments in accordance with the final payment due date stated in the Credit Card Statement, which is sent to the customer's email address.

23.2. The customer may request to repay the utilized credit limit through any of the following methods:

- ❖ Using the Auto Debit Service or
- ❖ In case the customer wants to make a payment before the auto payment date (Advance Payment), the customer can make a payment directly to the Credit Card via:
 - 1) KB PRASAC Mobile: The customer can transfer money from the Auto Debit Account to his/her Credit Card or
 - 2) Request at any KB PRASAC Counter
 - 3) Deposit to repay Credit Card via KB PRASAC CDM.

24. Auto Debit Account

24.1. To apply for a Credit Card, the customer must have a savings account with KB PRASAC to be used for repayment on the use of the Credit Card.

24.2. For individual customers, the Auto Debit Account can be a personal account or a joint account. For joint accounts, the request must be processed in accordance with the "Account Operating Condition."

25. Auto Debit Payment Service

25.1. Auto Debit Payment is a scheduled repayment arrangement for amounts utilized through the credit card, under which the customer authorizes KB PRASAC to automatically deduct the repayment amount from the designated Auto Debit Account on the fifteenth (15th) day of each month.

25.2. The customer is required to set up auto debit payment on the "Credit Card Application Form" according to one of the following options:

- Full Payment (repay 100% of the utilized credit limit) or
- Minimum Payment (repay only 10% of the utilized credit limit)

25.3. On the auto debit payment date, the system will automatically make a payment from the Auto Debit Account to pay the Utilized Credit Limit according to the following conditions:

- 1) In case the customer selects "Minimum Payment (10%)":

- In case the customer has a balance in the account greater than or equal to 10%, the system shall process a payment of ten percent (10%), in accordance with the customer's selection in the Credit Card Application Form.
- In case the customer has a balance in the account less than 10%, the system will make a payment according to the actual balance and the Credit Card will be automatically blocked after the Payment Due Date.

2) In case the customer selects "Full Payment (100%)":

- In case the customer has a balance in the account equal to or greater than 100%, the system will deduct only 100% of the utilized credit limit
- In case the customer has a balance in the account less than 100%, the system will make a payment according to the actual balance. In case of payment less than MMR (10%), the Credit Card will be automatically blocked after the Payment Due Date.

26. Over Credit Limit Usage

- 26.1. The use of credit amount exceeding the credit limit provided by KB PRASAC is not permitted.
- 26.2. However, certain transactions not initiated by the customer may be allowed to exceed the credit limit, including the following:
- 1). fees (including the annual fees, penalties, and related service fees)
 - 2). Interest (all types)
 - 3). Other transactions carried out by KB PRASAC.

27. Credit Limit Increase or Decrease Request

- 27.1. The primary cardholder or the legal representative of the company may request an increase or decrease in the credit limit for the Primary Card or Supplementary Card through:
- ✓ The home branch of the credit card application or
 - ✓ By submitting the request to the relevant sales officer of the customer's home branch.
- 27.2. The request must comply with the terms and conditions set by KB PRASAC.
- 27.3. If the request affects the change of card type, the customer agrees to pay all related service fees, including new card issuance and annual service fees, as determined by KB PRASAC.

28. Credit Card Cancellation

- 28.1. The customer may request cancellation of the Credit Card by submitting a written request to KB PRASAC or through any other channel made available by KB PRASAC.
- 28.2. A request to cancel the Credit Card shall result in the termination of all credit card agreements granted to the primary cardholder or the company. All supplementary cards issued under the primary card or requested by the company shall be automatically cancelled and closed.

- 28.3. The customer is required to pay all utilized credit amounts, accrued interest, and related service fees in full prior to submitting a request to cancel the credit card.
- 28.4. In the event that any additional amounts become payable after the credit card has been cancelled or closed, KB PRASAC reserves the right to debit such amounts from the customer's Auto Debit Account or any other account maintained with KB PRASAC.

29. Amendment of Interest Rates, Service Fees, Limits, other Conditions, and Notifications

- 29.1. KB PRASAC reserves the right to amend exchange rates, service fees, limits, and/or other conditions applicable to the use of the Credit Card. KB PRASAC shall provide appropriate notice to customers in accordance with applicable laws and regulations.
- 29.2. 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.
- 29.3. The client shall be deemed to have received notice of the amendments above immediately after KB PRASAC has published the amendments through any of the aforementioned channels.

30. Credit Card Usage via KB PRASAC Mobile

- 30.1. Primary Cardholders can manage and use their credit cards through the KB PRASAC Mobile app as follows:
- 1). Submit request for the primary and supplementary cardholders
 - 2). View card & transaction information
 - 3). Activate Primary & Supplementary Card
 - 4). Reset New PIN for the primary and supplementary card
 - 5). Block & unblock the primary and supplementary card
 - 6). Change auto debit/Repayment option 10% from/to 100%
 - 7). Repay the Credit Card
 - 8). Set the transaction limit for cash or purchase goods/services of the primary card and/or supplementary card (minimum USD 5)
 - 9). Change the number of transactions of the primary card and/or supplementary card to 1 (number of transaction)

- 10). Turn on/off email notifications and
- 11). many other functions as implemented by KB PRASAC.

30.2. For Supplementary Cardholders for individuals and legal entities:

- 1). View Card & Transaction Information
- 2). Activate Credit Card
- 3). Re-Issue new PIN
- 4). Block & Unblock Card
- 5). Receive notifications on personal card transactions
- 6). Set transaction limit for cash or goods/services of the primary card and/or supplementary card (minimum USD 5)
- 7). Change the number of transactions of the supplementary card to 1 (number of transaction)
- 8). Many other functions as implemented by KB PRASAC.

31. Card Security

31.1. Card Information and Card Maintenance

- 31.1.1. Please keep your card secured.
- 31.1.2. Please do not hand over your card to anyone to make transactions on your behalf.
- 31.1.3. 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.
- 31.1.4. 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.
- 31.1.5. 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.
- 31.1.6. 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.

31.2. Card PIN Security

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

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

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

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

31.3. **Fraudulent Messages via Email or Phone**

31.3.1. 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.

31.3.2. 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.

31.3.3. If you have any doubts or suspicions regarding a website or email, please contact KB PRASAC via info@kbprasacbank.com.kh or call 023/086 999 911.

32. **Rights and Obligations of Client**

32.1. 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.

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

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

32.4. 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.

32.5. 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.

32.6. 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.

32.7. 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.

- 32.8. You shall not make any illegal transactions or prohibited business activities.
- 32.9. You are entitled to verify the information in your account statement and contact KB PRASAC if any abnormal transactions arise.
- 32.10. Any issues related to the credit limit linked to the card must be reported to KB PRASAC immediately.

33. Rights and Obligations of KB PRASAC

- 33.1. KB PRASAC has the right to verify your information and decide whether to issue you the card.
- 33.2. 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.
- 33.3. 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.
- 33.4. 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.
- 33.5. KB PRASAC reserves the right to determine the number of transactions and the transaction limits for card usage.
- 33.6. 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.
- 33.7. KB PRASAC reserves the right to regularly update your 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.
- 33.8. 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.
- 33.9. KB PRASAC reserves the right to suspend transactions in the event of any issues and/or when deemed necessary.
- 33.10. 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).

34. 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.

35. Dispute Resolution

- 35.1. 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.
- 35.2. 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.

36. Governing Law

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

37. 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.

38. 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** 