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TERMS & CONDITIONS

Extra Cashback Campaign for Oversea Spend with AMEX Credit Cards

1. This promotional campaign is organized by Maybank (Cambodia) Plc. ("Maybank"). By participating in this campaign, the Eligible Participant(s) (as define below) hereby expressly agrees to be bound by these terms and conditions ("Terms and Conditions") and the decisions made by Maybank.

2. Campaign Details:

   - **Campaign Period:** 1 June – 30 September 2026
   - **Eligible Participants:** All existing-to-bank and new-to-bank American Express Credit Cardholders.
   - **Extra Cashback Offers:** Cardholders who spend on overseas retail purchases with Maybank AMEX Credit Cards and achieve the spending tiers set out below will be eligible to receive additional cashback rewards on top of the existing standard cashback benefits:

Monthly Cumulative Oversea Spending Amount	Extra Cashback Offer Amount
USD 1,000 – USD 4,999.99	USD 10
USD 5,000 – USD 9,999.99	USD 50
USD 10,000 – USD 29,999.99	USD 100
USD 30,000 and above	USD 300

   ** The extra cashback offer is capped at USD 300.00 per month per cardholder.*

   - **Campaign Mechanism:**
     - Cardholders must use their American Express Credit Card to perform retail purchase transactions (in-store or online) at oversea during the promotion period.
     - Cardholders must meet the required monthly cumulative overseas spending tier within the campaign period to qualify for the extra cashback
     - The oversea card spend excludes cash advances, balance transfers, quasi-cash transactions, fees & charges, refunds, disputed transactions, and any other transactions as determined by Maybank from time to time.
     - The extra cashback will be credited within 15 days following the end of the qualifying month, provided that the eligible card remain active and in good standing on the cashback credit date.
     - The extra cashback offer resets at the end of each month, allowing cardholders to qualify for the same deal in the next month as long as they meet required spending amount.
     - The extra cashback rewards will be offered on a first-come, first-served basis and are subject to campaign budget availability.
     - Maybank reserves the right to amend, suspend, or terminate the campaign at any time without prior notice.

3. Maybank shall have sole and absolute discretion to exclude any person from participating in the campaign without any obligation to furnish any notice and/or reason.

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4. Maybank reserves the right, in its sole and absolute discretion, to add, delete, or vary any of these Terms and Conditions from time to time and to terminate and/or withdraw the campaign at any time, without prior notice or liability to any person.
5. Maybank's decision on all matters relating to this campaign are final and binding on all participants.
6. In the event of any inconsistency, including between these Terms and Conditions and any leaflet, marketing or promotional material relating to this campaign, these Terms and Conditions shall prevail.
7. These Terms and Conditions shall be governed by the laws of Cambodia.

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