

Prepaid Card Terms & Conditions

- By accepting, purchasing, signing or using the Mpay UnionPay Personal Prepaid Card, you agree to be bound by these Terms and Conditions below. “You”, “your” and “cardholder” refer to the person who has applied and used the Personal Card. “We”, “us” and “our” refer to Seatel Financial Services Plc (Mpay).

The Personal Card

- 1. The Personal Card is a reloadable card with a pre-determined minimum card with an initial load amount and a maximum card stored value limit. Bank transfer reload can normally be done on the same day or the next business day, subject to the actual time the money transfer is credited to our account by the bank. Reloading by credit transfer via the Mpay Wallet can normally be done instantly, terms of use as stated in Clause 1.1 apply . Personal Card is non-transferable.
- 1.1. Credit Transfer via Mpay Wallet
 - 1.1.1 We accept credit transfer via Mpay Wallet which provides “Addressing Service” provided by Mpay Payment System (MPS) . The Services are therefore subject to the Mpay Prepaid Card Terms and Conditions and the rules, guidelines and procedures imposed by Mpay in relation to MPS from time to time.
 - 1.1.2 All the relevant limits stated in Clause 4 apply. The minimum and maximum amounts of funds that can be transferred to Personal Card also is subject to the limits imposed by transfer bank, settlement bank, MPS, or any other Participant, if any.
 - 1.1.3 By requesting us to amend your Personal Card information in order to use the Addressing Service to receive credit transfer on your Personal Card using FPS, you have to input the necessary information and complete the registration process via the Mpay APP. You understand and agree that the Customer Information (means all personal data and information provided to us or compiled by us from time to time in connection with the Services) may be further disclosed or transferred any other Participants for providing and operating the Addressing Service.
 - 1.1.4 Addressing Service is only available for UnionPay Personal Cards. We only accept Personal Cards that have passed the verification of real name for Addressing. That is, the real-name information reserved in the Mpay Wallet must match the real-name information of the Personal Card before the card binding can be completed. When you instruct us to address your Personal Card you purchased, you confirm that you are the real holder of the Mpay Wallet.
 - 1.1.5 We will process and submit your instructions and requests in accordance with the applicable rules, guidelines and procedures imposed by MPS from time to time. MPS has the right to process and execute your instructions and requests in such sequence or manner, as it considers appropriate. We have no control over the operation of MPS nor the timing on which your instructions or requests are executed by MPS. Where we receive notifications from MPS, we will notify you accordingly. A system notification message will reach you in the Mpay APP in approximately 1 minute . Please continue to stay in login screen to receive the notification to ensure the process is completed.

- 1.1.6 If you bind multiple Personal Cards to Mpay wallet at any time, you must set one of them as the default account. If you only bind one Personal Card, the account will default to the default account. When you instruct us to set up or change the default account on your behalf, you agree and authorize us to send a request to Mpay wallet to cancel the preset account registered at that time.
- 1.1.7. If you choose and instruct us to set up your Personal Card as the default account to receive funds transferred from Mpay wallet, you agree and authorize us to make a request to the MPS on your behalf, all the transfer initiated by you via Mpay wallet will be deposited into the Personal Card.
- 1.1.8 The Personal Card supports the funds transfer through the non-bound Mpay wallet to your Personal Card. All transfers initiated by a third party to the Personal Card held by you through the MPS will be deposited the Personal Card after the MPS is verified. You should always check the payment records in Mpay APP. If you find any suspicious or do not belong to your collection, please notify us.
- 1.1.9 For any reason, if you terminate the Personal Card as the default account (including the Personal Card is suspended or terminated), the MPS will automatically release the bound of the Personal Card according to your request. If you plan to set another Personal Card as the default account, you must initiate a change registration in the Mpay APP. You can change or cancel any bound relationship in accordance with the procedures and requirements specified by us from time to time.
- 1.1.10. We reserve the right to suspend or terminate some or all services at any time without giving notice or reason.
- 1.1.11. We are not responsible for any loss, damage or expense that you or any other person may incur or suffer as using the service, or processing or executing your instructions or requests regarding the service or MPS.
- 1.1.12. Customer data and other information includes the person other than you, you confirm that you will obtain and have obtained the consent of that person to use (including disclosure or transfer) their personal data for the purposes specified by the MPS, us and other participants.
- 1.2 Transfer via Bank Account.
 - 1.2.1 We support you to pay or deposit various expenses involved in the process of handling Prepaid Card business through the transfer of your own bank account to our company's designated bank account.
 - 1.2.2 The bank account you use for the transfer must be a personal bank account issued by a local bank in Cambodia. For local bank accounts that are not your own, we will refuse to handle Prepaid Card related business. We are not responsible for tracing and returning the transfer amount and related expenses, so all losses incurred shall be borne by yourself.
 - 1.2.3 If you choose to conduct business by bank account transfer. You can choose to transfer money to any of the following accounts:

Name of Bank: Advanced Bank of Asia Limited
 Name of Account: Seatel Financial Services plc
 A/C No.: 001950401

Name of Bank: ICBC Phnom Penh Branch

Name of Account: Seatel Financial Services plc
A/C No.: 6008000100000406320

Name of Bank: Acleda Bank Plc
Name of Account: Seatel Financial Services plc
A/C No.: 2900-02-865111-1-1

Name of Bank: Asia-Pacific Development Bank PLC
Name of Account: Seatel Financial Services plc
A/C No.: 0101-800-00090-2

- 2. Each time you use the Personal Card for any payment or withdrawal, the amount of each purchase or cash withdrawal with applicable fees and charges will be immediately deducted from the Personal Card.
- 3. The fees and charges listed in the Mpay Prepaid Card Fees and Charges Table for Personal Card published on our website www.bestmpay.com are applicable to the Personal Card. You agree that we can directly debit the applicable fees and charges from your Personal Card. The most updated applicable fees and charges as stated in the Mpay Prepaid Card Fees and Charges Table for Personal Card on our website www.bestmpay.com should be binding on you if you continue to use or retain the Personal Card. Any such fees and charges may be varied subject to the Mpay's notice for a period of not less than 30 days.
- 4. Personal Cards is subject to the following limits:

	Mpay UnionPay Personal Prepaid Card
Maximum Card Stored Value Limit	Per Card: USD 300,000
Minimum Card Initial Load Amount	Per Card: USD 100
Minimum Card Reload Amount	Per Card: USD 100
Maximum Card Daily Load/Reload Limit	Per Card: USD 300,000
Maximum Card Monthly Load/Reload Limit	Per Card: USD 300,000
Maximum Customer Monthly Load/Reload Limit	USD 500,000 (The total load/reload amount a customer made on all the Mpay Personal Prepaid Cards issued under the customer's name)
Maximum Customer Monthly Cash Load/Reload Limit	USD 50,000 (The total load / reload amount a customer made by cash on all the Mpay Personal Prepaid Cards issued under the customer's name)
Maximum Customer Stored Value Limit	USD 500,000 (The total value a customer stored on all the Mpay Personal Prepaid cards issued under the customer's name)
Maximum Number Of Cards Per Customer	20 (each customer can hold a maximum of 20 Personal Cards in total)
Maximum ATM Cash Withdrawal Daily Limit*	Per Card: USD 5,000

* The minimum and maximum amounts of withdrawal that can be obtained in a single transaction are determined by the settings of the relevant ATM operator

- We reserve the rights to amend the limits at any time with 30 days' notice. If you continue to use or retain the Personal Card, the most updated applicable card and usage limits of respective Personal Card should be binding on you.

The Use of the Personal Card

- 5. Once the Personal Card is issued, Card Management Monthly Fee per card applies. The fee will be waived for the first 12 months, therefore, it will only be imposed starting from the 13th to 24th month after the card is issued.
- 6. Before using the Personal Card, you must sign on the back of the card.
- 7. A Personal Identification Number (“PIN”) is imprinted and covered by silver scratch panel at the back of the Personal Card. Cardholder should use this PIN login Mpay APP for enter the Mpay Prepaid Card platform and change the PIN immediately. You are highly recommended to change the PIN from time to time for your account security. Please do not disclose the PIN of your Personal Card to anyone, including the staff of our company and our co-branded partners.
- 8. Mpay UnionPay Personal Card can be used in payment for goods and services at merchants displaying UnionPay logo or accepting UnionPay for payment, subject to the merchants’ final decision and judgement. The Personal Card does support all offline and online payment in general. Cardholder cannot use the Personal Card for cryptocurrency related transactions.
- 9. At the time of payment, UnionPay Personal Card cardholder must present the Personal Card and sign the purchase receipt with the same signature you signed on the back of the Personal Card and / or enter your 6-digit PIN (subject to the PIN-based or signature-based nature of the UnionPay Personal Card), or pay with UnionPay QuickPass (if applicable) , or pay with UnionPay Contactless Payment (if applicable).
- 10. Cash withdrawal from an ATM is available. You must input a correct PIN to do so. A handling fee per transaction will be charged. This charge will be deducted from the Personal Card’s remaining balance.
- 11. Once the Personal Card is expired and the available balance has dropped to zero, the Personal Card is no longer valid. We suggest you to cut the Personal Card into halves before disposal.
- 12. You understand that when using the Personal Card as guarantee of payment at merchants, e.g. Petrol Station, Cruises, Car Rental and Hotel, an amount will be placed on hold according to the merchant's estimated bill and the account balance may become temporarily unavailable for usage.

Foreign Currency Transactions / Overseas Transactions

- 13. Foreign Currency Transactions are transactions effected in a currency other than the Card Currency, including all local, overseas and online transactions.
- 14. Overseas Transactions are transactions (including online transactions) incurred outside Cambodia regardless of the transaction currency. Transaction location is subject to the actual country / territories where the merchant processes the transactions. For enquiries on the actual transaction processing location of the online transactions, please contact the respective merchant.
- 15. Foreign Currency Transactions will be converted into the Card Currency at a rate of exchange determined by reference to the exchange rate adopted by UnionPay on the date of conversion. A transaction, which is classified as a Foreign Currency Transaction, and/or Overseas Transaction will be charged handling fee(s). This is in addition to any transaction levied by UnionPay and will be automatically deducted from the Personal Card.

Available Balance Enquiry

- 16. No card statement will be issued, including paper and email. However, you can apply for detailed transaction record. Detailed Transaction Record Fee applies which will be charged on each month's transaction record.
- 17. You can check your card's available balance by login at the following website www.bestmpay.com, or the Mpay APP, no charges will be applied. Co-branded Personal Card cardholders can also check the card's available balance through the customer service channels of the respective co-branding partner (if available and applicable). Alternatively, the card's available balance can be checked at ATMs with UnionPay logo (for UnionPay Personal Card) with a handling fee imposed for each enquiry and this charge will be deducted from the Personal Card.
- 18. You can check your transaction history free by login website at www.bestmpay.com, or Mpay APP, no charges will be applied. Co-branded Personal Card cardholders can also check the card's transaction history through the customer service channels of the respective co-branding partner (if available and applicable). You should notify us of any error, omission and/or any transaction not authorized by you within 30 days of the transaction date. If you do not notify us within the specified period, the transactions shown will be considered as correct. We highly recommend you to check their own transaction records frequently.

Loss and Theft of Personal Card

- 19. If a Personal Card is lost or stolen, you will be liable for all the transactions in your Personal Card (including cash withdrawals) incurred before we receive report of loss and theft from you.
- 20. You can apply for loss of Personal Card through Mpay APP. The Personal Card for applying loss must be within the validity period.
- 21. When you apply for Personal Card loss through the Mpay APP, you need to bind the Personal Card. After we verified your proof of identification and PIN, you can apply for Personal Card loss.
- 22. When you apply for the loss report of your personal card is approved, you should visit our office to replace a new card. you need to present identification proof.
- 23. The replacement card, if issued, will be in the amount of the available balance of the replaced Personal Card in accordance with our record deducts all fees and charges. The fees and charges listed in the Mpay Prepaid Card Fees and Charges Table for Personal Card published on our website www.bestmpay.com.

PIN and Card Damage

- 24. The PIN will not be re-issued if it is forgotten. You need to apply for a replacement card.
- 25. The card damage including be destroyed and malfunction. Replacement of Personal Card will be issued and the defective card is returned to us before the card expiry date for cancellation; the free-of-charge in case of card malfunction which is not caused by you; if the Personal Card is damaged due to misuse, A Card Replacement Fee will be deducted from the card.
- 26. You need visit our office in person and be asked to present your proof of identification and return the Personal Card for the issuance of a replacement card.

- 27. The replacement card, if issued, will be in the amount of the available balance of the replaced Personal Card in accordance with our record deducts all fees and charges.
- 28. We reserve the rights to decline the issuance of a replacement card.

Termination / Redemption

- 29. We reserve the right at any time to terminate the use of the Personal Card and / or any services offered or to reject any transaction without giving any prior notice or reason. We shall not be liable for any losses or damages of whatever nature, which you may suffer whether directly or indirectly because of such termination or disapproval. Upon termination, the Personal Card is to be surrendered to us on demand.
- 30. The actual expiration calculation of the card (24 months for Personal Card) is based on the date the card is purchased and the initial amount is loaded on the card. You can login to the official website or login to the Mpay APP to check the validity of the card. Co-branded Personal Card cardholders can also check the card's expiration date through the customer service channels of the respective co-branding partner (if available and applicable). You are encouraged to spend the remaining balance in your Personal Card before the card expiration date. However, you may terminate the Card services and apply balance redemption at any time. You need to visit our office in person, complete a Card Cancellation Form with identification proof and return the Personal Card.
- 31. Please note that a Redemption Fee will be deducted from the remaining balance prior to cheque issuance. For card with balance equals to or below the applicable redemption fee, no redemption will be processed. A USD cheque for the remaining balance will be sent to you within 45 days after the claim.
- 32. We will not accept a merchant refund on expired Card, please ensure the refund is done before the Personal Card is expired.

Personal data

- 33. You agree that we can use your personal information in accordance with our policies and practices, use and disclosure of personal data as set out in our current Privacy Policy Statement and you have read the Statement from our website at www.bestmpay.com.
- 34. The collection and use of personal data by the co-branding partner provided by you to the co-branding partner in relation to the application and servicing of the respective Co-branded Personal Card will be governed by co-branding partner's own privacy policy.

Exclusion of Liability

- 35. We will not be responsible or liable for any refusal by any merchants in accepting the Personal Card for the payment of any goods or services purchased. Any dispute relating to any transactions shall be settled directly between you and the merchant. We will not be liable to you in respect of any losses or damages that you or any third party may suffer in connection with or arising from the Personal Card.

Amendments

- 36. We reserve the rights to amend these Terms and Conditions at any time with 30 days' notice. Our website displays the current Terms and Conditions.
- 37. Retention or use of the Personal Card after such amendments become effective shall constitute your acceptance of such amendments. All matters and disputes will be subject to our final decision.

Law and Jurisdiction

- 38. These Terms and Conditions shall be governed by and construed in accordance with the laws of Cambodia and the parties agree to submit to the exclusive jurisdiction of the courts of Cambodia.

Others

- 39. The fees and charges shown in these Terms and Conditions do not include all the fees and charges that may occur with your card. For specific, please refer to the Mpay Prepaid Card Fees and Charges Table.
- 40. If any of these Terms and Conditions is or becomes illegal, invalid or unenforceable in any respect, the remaining Terms and Conditions shall not be affected thereby.
- 41. These Terms and Conditions are written in both English and Chinese. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.