

Terms and Conditions for “Enjoy Cash Rebate throughout the year by using your KBZ MPU–UnionPay Asia Prestige Debit/Credit Card for payments” campaign

1. The campaign will be held from 8.4.2023 to 7.4.2024 .
2. KBZ Bank cardholders who use MPU–UnionPay Asia Prestige Platinum credit card and MPU–UnionPay Asia Prestige Diamond debit card can participate in this campaign by making payments with the cards.
3. During the campaign period, cardholders who make payments using MPU–UnionPay Asia Prestige Platinum credit card and KBZ Bank MPU–UnionPay Asia Prestige Diamond debit card will be entitled to participate in the cash rebate campaign automatically.
4. In this campaign, MPU–UnionPay Asia Prestige Platinum credit card and KBZ Bank MPU–UnionPay Asia Prestige Diamond debit card cardholders must make a minimum transaction of USD 15 at POS or ecommerce that is linked to UnionPay network to enjoy the cash rebate amount.

To participate,

Cardholders must make international transactions of at least a total of USD 15 with KBZ Bank MPU–UnionPay Asia Prestige Platinum credit card or KBZ Bank MPU–UnionPay Asia Prestige Diamond debit card at UnionPay network linked POS machine or ecommerce websites (Foodpanda, Facebook payments, ACCA exam fees, Agoda, trip.com etc.) during the campaign period will automatically qualify for the program.

5. MPU–UnionPay Asia Prestige Platinum credit card and KBZ Bank MPU–UnionPay Asia Prestige Diamond debit card cardholders will be entitled to Cash Rebate Amount as follows:

1% cash rebate if the total monthly spend per Cardholder is USD 15.00 to USD 49.99

1.5% cash rebate if the total monthly spend per Cardholder is USD 50.00 To USD 99.99

2% cash rebate if the total monthly spend per Cardholder is USD 100.00 and above

Remark : Maximum rebate amount for one card per month is USD 100.

6. Refunds received by cardholders within a month will be added to the cardholder's card directly within 10 working days after the end of each month. The winning amount will not be transferred as cash. The date for receiving the prize may vary due to public holidays or circumstances beyond KBZ Bank's control.
7. KBZ Bank employees will not contact participants in the Campaign to ask for OTP or PIN or KBZ Bank Account information.
8. Customers are strictly forbidden to cheat in any other form or manner during this Campaign. KBZ Bank has the right to cancel and/or ban any Customer who is suspected to be cheating in any form and/or manner.
9. In the event of any dispute arising between KBZ Bank Customers and KBZ Bank regarding this Campaign, such dispute will be examined carefully and finally resolved by the authorized officers of KBZ Bank without any prejudice to the statutory rights of the Customers.
10. KBZ Bank, at any time, shall have the right to amend or cancel or terminate the Terms and Conditions and or Campaign and the benefits or features regarding this Campaign conditionally for some reasons without giving any notice.
11. Customer acknowledges and agrees that there is no right to receive any compensation as a result of cancellation or termination of this Campaign for some reasons and/or variation to these Terms and Conditions without giving any notice.
12. All normal KBZ Bank Card Terms and Conditions apply.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar.

14. KBZ reserves the right to revise initiatives introduced in response to COVID-19 and natural disasters or force majeure events at any time, as the situation evolves. KBZ will not be liable to the Customer or any other party or be considered in breach of these Terms and Conditions for a failure to perform, or delay in performing, any such obligation set out in these Terms and Conditions while those circumstances.

15. These Terms and Conditions are made both in English and Myanmar and both versions shall be equally authentic and effective. In case of any discrepancy between two versions, the Myanmar version shall prevail.