

**Terms and Conditions for the Pre-order of Samsung Galaxy Z Fold 6 and Flip 6
Through KBZ Premium Banking Service**

1. In this exclusive promotion and gift program, KBZ Premium Banking Customers who pre-order the latest Samsung Galaxy Z Fold 6 and Flip 6 phones through KBZ Premium Banking service can receive special gifts.
2. The period to pre-order Samsung Galaxy Z Fold 6 and Flip 6 through KBZ Premium Banking service is from 2024 July 11 to 2024 July 30.
3. Special gifts that can be enjoyed by Premium Banking Customers for the pre-order are as follows:
 - Early pick-up of the products before the official pick-up date
 - Receive the Original Cover and 25W Travel Adapter plus a double storage upgrade, altogether worth 900,000 MMK
 - Receive a Galaxy Fit 3 as a special gift for KBZ Premium Banking Customers
 - Enjoy KBZPay Market Coupon worth 300,000 kyats for the purchase of Samsung Galaxy Z Fold 6 and KBZPay Market Coupon worth 250,000 kyats for the purchase of Flip 6
4. The Customers will be placing the pre-order through their KBZ Premium Banking Relationship Managers. To secure the pre-order, a deposit of 100,000 MMK is required and shall be made through specified KBZPay or KBZ mBanking bank transfer. The Customer must give the electronic receipt of this payment to the Relationship Manager, after which the pre-order will be confirmed.
5. In the case of the Customer's wishing to change the color of the item, or changing the product from Fold 6 to Flip 6 and vice versa after confirmation of the pre-order, the Customer has to inform the Relationship Manager, who will get back to the Customers regarding the availability of the newly requested color and/or product and update the order accordingly. The availability of the newly requested color and/or product will be based on Samsung's availability, and not warranted by KBZ Bank. In the case that the Customer wishes to cancel the entire order, the deposit of 100,000 MMK will not be refunded.
6. When the product is available for pick-up, the Relationship Manager will reach out to the Customers regarding the Customer's availability to receive the phone along with the accompanying gifts listed above. The Customer must pay the remaining balance in full through KBZPay or KBZ mBanking one day before the date they are available to receive the goods. The Customer must send the electronic receipt to the Relationship Manager, after which he/she will pick up the goods from Samsung and bring them to the Customer.
7. The Customer has to inform the Relationship Manager in the case of change in delivery address. In the case that the Customer's delivery address is difficult to deliver, he/or she is to pick up the goods from Samsung's specified Master Dealer, the address of which the Customer will be informed by the Relationship Manager.
8. The Customer must accept the phone only after it has been checked at the time of delivery and if there is any problem on the phone, they must comply with Samsung terms and conditions.
9. The KBZPay Market Coupons can be used when placing purchase orders for any product from any merchant on KBZPay Market. The Coupon must be used only once as a one-time checkout

and the total purchase amount at checkout must be (1) kyat more than the amount stated on the KBZPay Market Coupon. The Coupon must be used within (30) calendar days after its receipt. The Coupon is valid for a single use only and will become void after its first usage.

10. Customers are not allowed to exchange, transfer or exchange their Gifts and KBZPay Market Coupons as cash.
11. KBZ Bank shall have the right to return the products that cannot be delivered on time to the Customer due to force majeure events beyond the control of KBZ Bank at any reasonable time or to refund the Customers for deposit of such products, at the discretion of KBZ Bank.
12. KBZ Bank employees will not contact participants in the Campaign to request personal information, OTPs, or PINs.
13. If there is any dispute between the Customers and KBZ Bank regarding this program, the officials of KBZ Bank will carefully investigate and resolve the dispute so that the rights of the Customers are not affected according to the statutory law.
14. 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.
15. 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.
16. KBZ Bank normal Terms and Conditions shall also apply.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar.
18. KBZ Bank 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 Bank 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.
19. 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 the two versions, the Myanmar version shall prevail.