



**ABA MOBILE TERMS AND CONDITIONS
v.2.0, January 2020**

Table of Contents

Definitions	3
1. Service Description	5
2. User Eligibility	5
3. Fees and Charges	6
4. Limitation of Services	6
4.1. Transaction Limits	6
4.2. Access Limits	6
4.3. Connectivity	6
4.4. System Maintenance	6
5. Security	7
5.1. General Precautions	7
5.2. Security Credentials	8
5.3. Biometric Authentication	9
6. Users Acknowledgement	9
6.1. Transfers	9
6.2. Payment/ Purchase	9
6.3. Cash Deposit from Cash-in Machine	9
6.4. ABA Pay	10
6.5. Exchange Rate	10
6.6. Notifications	10
7. Your Obligation	10
8. Liability and Indemnity	11
8.1. ABA Liability	11
8.2. Limitation of ABA Liability	11
8.3. Your Liability	11
8.4. Limitation of Your Liability	12
9. Disputes with Merchants or Vendors	12
10. Suspension or Termination of ABA Mobile	12
11. Privacy Terms	13
12. Additional Specific Terms and Conditions	13
13. Intellectual Property	13
14. Amendments	14
15. Dispute Resolution and Governing Law	14
APPENDIX-A	15
APPENDIX-B	17

Definitions

ABA Mobile: means an application for a smartphone that can be downloaded by you from the following application stores: App Store or Google Play.

ABA Pay: means a mobile based payment facility enabling ABA Mobile users to make payments or purchases from their ABA Accounts or linked Visa/Mastercard at stores or online merchants by scanning compatible Quick Response (QR) code.

ABA Pay Places: means a list of sales points including in-store and online merchants accepting ABA Pay payments.

Account: means and includes ABA's Savings Account, Current Account, Current Plus Account, Flexi Account or Fixed Deposit Account in both KHR and USD currencies as may be created from time to time at ABA branch or via ABA Mobile.

Biometric Identifier: includes a fingerprint, facial data and any other means by which a mobile device manufacturer allows a user to authenticate their identity for the purposes of unlocking their mobile device and access to the specific applications including ABA Mobile.

Card: means and includes ABA's debit/credit card with varied scheme such as VISA/ Mastercard/ UPI in a form of either virtual or plastic one.

CIF number: a unique customer identification number used in ABA system that you receive during your first account registration with ABA.

Content: means and includes any information, images, links, sounds, graphics, video, software or other materials, including quotes, news and research data, made available through ABA Mobile.

Customer: Includes ABA account holder and non-ABA account holder that acquire one-off services from ABA. All Customers are subject to different forms of due diligence.

E-cash: means card-less cash withdrawal service at ABA ATM's using code generated in ABA Mobile.

Electronic Statement (e-Statement): means a consolidated banking statement that reflects ABA's records for a specific period of time for a Customer's Account on ABA Mobile. The Electronic Statement is for informational purposes only.

Fixed Deposit Certificate: means an informational electronic document of your Fixed Deposit Account details opened via ABA Mobile or at ABA branch.

Mobile ID: means a unique identification number assigned to each ABA Mobile user during registration.

Mobile Operator: means a participating mobile telephone network operator.

Notifications: means and includes SMS and in-app push-notifications sent to you on different occasions related to banking transactions or general alerts sent by ABA.

Payment: means a payment order initiated by you through ABA Mobile to make a debit of your eligible Account for any payments; for example, to make a payment to vendors.

Personal Information: refers to the personal information provided by you to ABA, including but not limited to name, national identity number (NID), date of birth, phone number, email, address.

PIN: means the unique four (4) digit number used to log in to ABA Mobile and to confirm any Transaction.

Plastic Card: means a physical VISA, Mastercard or UPI debit/ credit card issued by ABA or via ABA Mobile.

Payment Service Provider (PSP): refers to a legal entity dully licensed by National Bank of Cambodia (NBC) to operate financial services in Cambodia and approved by ABA for the connection of services such as payment or transfer under certain legal arrangement.

Scan QR: means a QR code scanning service in ABA Mobile that allows users to scan and pay at ABA Pay enabled sales points or to scan QR codes at other ABA's facilities to process various types of transactions.

Security Credential: means and includes passwords, personal or log-in identification numbers, One-Time-Pin (OTP) and other codes and access procedures including short messaging service (SMS) for access to and use of services in ABA Mobile provided by us from time to time.

Third Party Provider: means and indicates any person (individual or entity) with whom ABA has a relationship for distributing services either directly through ABA Mobile or through third party sites or applications.

Transfer: refers to fund transfer whereby ABA becomes a paying or receiving bank on behalf of you to take effect any payment order made to/from you. Transfers include both intra-bank transfer and inter-bank transfer, for example a transfer from you to another beneficiary within ABA or to beneficiary in other financial institutions such as banks or PSP.

Transaction: means any financial record or operation made or performed, processed or effected by you or any person purporting to be you, or any person purportedly acting on your behalf, with or without your consent, including:

- Any payment or fund transfer to/from your Account;
- Any other banking transaction that may be made available through ABA from time to time (including making bill payments); and
- Any banking transaction carried out through any ABA branch.

Transaction History: indicates list of all the Transactions entered into or performed within ABA Account within a specific period.

Username: an identification of you for accessing to ABA Mobile. It is required to be setup at the first time of activation and to remember for later access.

Vendor: means any third-party service provider establishing relationship with ABA to which payments can be made to vendor from your Account using ABA Mobile.

Virtual Card: means a VISA or Mastercard virtual debit card issued via ABA Mobile.

'We', 'us', 'our', 'ours': refers to Advanced Bank of Asia Limited.

'You', 'your', 'yours': refers to an account holder and ABA Mobile user.

Introduction

These terms and conditions (“Specific Terms and Conditions”) govern the use of ABA’s mobile banking application namely “ABA Mobile”. As a user of ABA Mobile, it is very important for you to read the Specific Terms and Conditions carefully. By registering for and using ABA Mobile you agree to be bound by the Specific Terms and Conditions.

By pressing “Accept” you confirm that you have read, understood, acknowledged, accepted, and given your express consent to the Specific Terms and Conditions.

Please also note that any other written terms and conditions which relate to your ABA accounts and services will continue to apply. To the extent such other terms and conditions are inconsistent with the Specific Terms and Conditions, the Specific Terms and Conditions shall prevail (unless such other terms and conditions are expressed to apply instead to the Specific Terms and Conditions).

1. Service Description

- 1.1. ABA Mobile uses telecommunication networks of participating mobile telephone network operators (“Mobile Operator(s)”). ABA Mobile allows you to access your Account and some of our banking services made available in ABA Mobile from time to time in a format that is easier to view and to take effective of transaction on your smartphone.
- 1.2. For more detailed information about ABA Mobile, please refer to the FAQs available on our website www.ababank.com/aba-mobile.
- 1.3. Key features of ABA Mobile include:
 - a. View your account balances;
 - b. View all your transactions details;
 - c. Make local and international transfers;
 - d. Pay bills;
 - e. Download e-Statements;
 - f. Create virtual Visa/Mastercard Debit card;
 - g. Send money to ATM with E-Cash service;
 - h. Open new ABA account;
 - i. Pay in-store or at online merchants with ABA Pay.

For more details about ABA Mobile features and services, please see Appendix-A.

2. User Eligibility

- 2.1. You are an ABA account holder.
- 2.2. You have an eligible smartphone/device.

- 2.3. You have a valid and active mobile phone number.
- 2.4. You have installed ABA Mobile on your device using a valid phone number registered with ABA.
- 2.5. You acknowledge that ABA reserves the rights to reject your request for ABA Mobile activation without assigning any reason during the activation process.

3. Fees and Charges

- 3.1. ABA Mobile is free to use. However, fees and charges may apply when you make certain transactions or use specific products or services available in ABA Mobile in accordance with the Specific Terms and Conditions. You authorize ABA to debit from your account these fees and other applicable charges as described in the respective Specific Terms and Conditions. ABA may introduce additional fees and charges for your use of ABA Mobile from time to time, and fees and other charges may also be changed by ABA from time to time. Details of ABA's current fees and charges are available at any branch or at ABA's website <https://www.ababank.com>. Before making any transaction, you agree to check the current fees and charges, and you agree to accept these fees and charges by making a transaction.
- 3.2. You may incur charges from your mobile service provider for downloading, updating, and using ABA Mobile. Any such charges are your sole responsibility and any matters regarding these charges should be raised with your Mobile Operator. You should contact your Mobile Operator for more information on their fees and charges.

4. Limitation of Services

4.1. Transaction Limits

- 4.1.1. As part of constant risk mitigation measures, ABA reserves the right to set and change limitations on the transaction amount, condition, as well as transfer destinations and other matters at any time without giving prior notice. For more details on transaction limits, please see Appendix-B.

4.2. Access Limits

- 4.2.1. In order to prevent any possible risks, you will not be allowed to use ABA Mobile in the following situations:
 - a. You attempt to record or attempt to take a screenshot while ABA Mobile is running on the device.
 - b. Your device's operating system is not genuine (rooted or jail-broken).
 - c. Your device was produced for a specific country with a special OS configuration that does not comply with international standards.

4.3. Connectivity

- 4.3.1. ABA shall not be liable to a Customer for any incompleteness, unavailability, failure, interruption, suspension or delay in ABA Mobile (including the transmission of any alerts or Notifications or in receipt or execution of any Instructions) due to any factors not under ABA's reasonable control. Please refer to clause 9 for more information on the limits of ABA's liability.

4.4. System Maintenance

- 4.4.1. ABA may add or disable any features or suspend the operation of ABA Mobile or any its services at any time:

- a. if, in ABA's opinion, any threat is posed to any ABA Mobile related system or part of any system; or
 - b. for the purposes of carrying out periodic maintenance and administration tasks.
- 4.4.2. ABA Mobile is a constantly evolving application that will have frequent releases in order to bring new features and improvements, as well as updated operating systems. You must update and use only the most up-to-date version of the ABA Mobile.
- 4.4.3. From time to time, ABA may force its users to update ABA Mobile to the latest version for security and compatibility reasons. You might not be able to continue using an old version of ABA Mobile unless you update to the latest version.

5. Security

5.1. General Precautions

- 5.1.1. You shall take responsibility for and use your best endeavors to prevent any unauthorized use of, and access to ABA Mobile on your mobile and/or other device and to protect your Personal Information and Security Credentials at all times. For example, you must:
- a. not let any other person use your Security Credentials to access your account(s) or ABA Mobile on your mobile device;
 - b. not let any other person unlock your mobile device or store their Biometric Identifier on ABA Mobile; and/or
 - c. not leave your mobile device unattended while you remain logged in to your account(s) or ABA Mobile.
 - d. ensure that your Security Credentials to access ABA Mobile remain confidential to you alone and that you take all reasonable steps to prevent them from being disclosed. For example, you must: memorize your Security Credentials; not write down or save your Security Credentials anywhere in any form, including electronically, for example, in your mobile phone or device;
 - e. not disclose your Security Credentials to anyone (including the police, bank staff or your loved ones); and/or
 - f. take care to ensure that no-one else can see you enter your Security Credentials.
- 5.1.2. You must lock your mobile device or take other steps necessary to stop unauthorized use of ABA Mobile.
- 5.1.3. You must notify ABA immediately by calling 023 225 333 upon being aware that:
- a. your mobile device is lost or stolen;
 - b. your PIN code has become known or may be known by another person;
 - c. another person may be able to unlock your mobile device and/or store their fingerprint(s) and other Biometric Identifiers on your mobile device if you have fingerprint identification enabled on ABA Mobile; or
 - d. there has been unauthorized access to your account(s) accessible via ABA Mobile.

- e. you notice that ABA Mobile is requesting you to re-activate the application (which may indicate that ABA Mobile is being activated with your Security Credentials on another device).
- 5.1.4. You must install only approved applications on your mobile device and you will not override the software lockdown on your mobile device (i.e., jailbreak or root your mobile device).
- 5.1.5. You must promptly update, and keep updated, the operating system and security software for your mobile device when released by your mobile device manufacturer or mobile device operating system provider.
- 5.1.6. You must not allow any other person to store their Biometric Identifier on your mobile device.
- 5.1.7. Before you sell or permanently give your mobile device to any person, you must delete the ABA Mobile and all your Biometric Identifiers (e.g., TouchID or FaceID) registered in the device.

5.2. Security Credentials

- 5.2.1. ABA Mobile and its services require the use of Security Credentials that consist of Username and 4-digit PIN code.
- 5.2.2. During the first activation of ABA Mobile, you must set up a secure and memorable Username and secret 4-digit PIN code that will be used to log on to ABA Mobile.
- 5.2.3. Your secret 4-digit PIN must not be unsuitable by including any:
 - a. birth dates, months or years;
 - b. sequential numbers (e.g. 3456);
 - c. number combinations that may be easily guessed (e.g.1111);
 - d. parts of your telephone number;
 - e. other easily accessible personal data (e.g., driver's license number, locker number or other numbers easily connected with you).
- 5.2.4. In addition, you should consider using different codes to unlock your mobile device and other cards, bank services or equipment. We recommend you change your secure PIN on a regular basis.
- 5.2.5. Requirements to joint-account holders:
 - a. Joint account holders of ABA using ABA Mobile are not permitted to share an ABA Mobile PIN. If each joint account holder wishes to use ABA Mobile, each of you must have their own CIF (Client Information) number and register separately for ABA Mobile.
 - b. Joint-account holders can use their own profiles with joint-account details to activate ABA Mobile. The access rights on the joint-account will follow the joint-account mandate.
 - c. During registration, each joint account holder will be required to enter their unique CIF number respectively.

5.3. Biometric Authentication

- 5.3.1. You as a user with an eligible mobile device may choose to enable biometric authentication to log on to ABA Mobile using a Biometric Identifier registered on your mobile device. ABA Mobile does not collect or store this Biometric Identifier, and it is stored on your mobile device.
- 5.3.2. If you enable or use a Biometric Identifier to access ABA Mobile, you must ensure that your Biometric Identifier is the only Biometric Identifier stored on the mobile device you use to access ABA Mobile. However, if another person has stored their Biometric Identifiers on the mobile device you used to access ABA Mobile, it is in breach of the Specific Terms and Conditions, and you acknowledge that they will be able to access your Accounts including to view and conduct certain transactions on ABA Mobile and these transactions will be treated as having been authorized by you and conducted with your knowledge and consent.

6. Users Acknowledgement

6.1. Transfers

- 6.1.1. When initiating any fund transfers, you will be required to provide certain information of the recipient, which will vary depending on the type of transfer.
- 6.1.2. When making a transfer to a recipient with an ABA Account or PSP's wallet, ABA Mobile will display the name of the recipient for the sole purpose of assisting you in identifying the recipient of the transfer only, and you agree not to share or disclose the recipient's name to any third-parties. In the event that you share or disclose the receipt's name to any third parties, you agree that you will be liable for any damage or loss suffered by us (including consequential loss and regulatory fines) which results from your sharing or disclosure of the recipient's name and Account number to any third party in accordance with clause 8.3.
- 6.1.3. You provide your express consent that ABA can disclose your name to any person attempting to initiate a fund transfer to you from their ABA Account or PSP's wallets to your ABA Account at that point in time that they input your Account number, even when the transfer may not be completed.

6.2. Payment/ Purchase

- 6.2.1. For any payment / purchase transaction made via ABA Mobile, you agree that we can disclose your name and payment details you made to Vendor or merchant in order to notify and assist them in identifying the transaction.
- 6.2.2. We may cancel or suspend a payment at any time without notice to the recipient. Under certain circumstances, ABA might not be able to cancel a payment or purchase immediately as requested by payer. As required by applicable law or under legal arrangements, you will be informed through different means (including Notification) of payment failure or cancellation in different stage of reconciliation. You are obliged to review and acknowledge such cancellation.

6.3. Cash Deposit from Cash-in Machine

- 6.3.1. You agree to have your name and list of your accounts disclosed on Cash-in machine screens after a QR code is scanned by ABA Mobile installed on your device.

6.4. ABA Pay

~~6.4.1.~~ You agree to have your Account listed and displayed when you scan a QR code with ABA Mobile installed on your device. With certain validation, certain ineligible Accounts are not displayed for choosing.

6.5. Exchange Rate

6.5.1. You agree that the exchange rate and calculation presented in ABA Mobile is for general reference only, and you understand that the exchange rate in ABA Mobile may not be presented in real-time, and the exchange rate applied to you in your actual transaction may be different than exchange rate presented in ABA Mobile.

6.6. Notifications

6.6.1. SMS Notification

- a. You agree that, by registering for ABA Mobile, ABA may send or be requested to send an SMS to your mobile device.
- b. ABA is not liable for any loss or damage you suffer as a result of any person other than you accessing those SMSs and their content as a result of your negligence.
- c. You may incur charges from your Mobile Operator as a result of using ABA Mobile or SMSs. Any such charges are solely your responsibility.

6.6.2. In-App Push Notification

- a. You agree to receive alerts or Notification for your ABA Account for certain Transaction or for marketing communications or announcements from ABA.

7. Your Obligation

7.1. You must not use ABA Mobile for any purpose other than to undertake legitimate banking enquiries or Transaction on accounts you are legally entitled to operate in accordance with the Specific Terms and Conditions and the terms and conditions applicable to you.

7.2. You must not use ABA Mobile for prohibited business activities.

7.3. You must not act fraudulently or maliciously in relation to ABA Mobile or software. As examples, you must not copy, modify, adversely affect, reverse engineer, hack into or insert malicious code into ABA Mobile or software.

7.4. If you use photos to personalize your accounts that can be accessed using ABA Mobile, you warrant that:

- a. the photos used by you do not contain content which is offensive or illegal, or would be considered unacceptable for viewing by a person under 18 years old; and
- b. you took the photo (or are the owner of the copyright in the photo).

7.5. You acknowledge that you are responsible for and must take all reasonable care to ensure that information you supply via ABA Mobile is true, complete, accurate and up-to-date.

8. Liability and Indemnity

8.1. ABA Liability

8.1.1. ABA will not be liable for any loss arising from your use of ABA Mobile, including loss arising from any security breach, if you have acted fraudulently (either alone or together with any other person), if you have installed applications on your mobile device other than those available from the Apple App Store or Google Play market, or if you have caused or contributed to that loss, for example, by failing to comply with any of the Specific Terms and Conditions or other applicable terms and conditions. It is your choice to download and install ABA Mobile. To the extent permitted by law, ABA accepts no liability for any loss or consequences to you whatsoever that result from this decision, including in the event ABA refuses or fails to process a transaction request or delays in doing so.

8.2. Limitation of ABA Liability

8.2.1. To the extent permitted by law, we will not be liable to you for any direct or indirect costs, losses, damages or other liabilities resulting from:

- a. your use of any service provided through ABA Mobile;
- b. your failure to comply with the Specific Terms and Conditions;
- c. any delay or loss of access to, or use of any Mobile Operators at any time;
- d. any fault or error in the design, content or engineering of any Mobile Operators that is reasonably beyond our control;
- e. malfunction of any equipment or system, or any telecommunications link failure; or
- f. any cause or event reasonably beyond our control.

8.2.2. ABA has no authority to act for or to incur any obligation on behalf of any Mobile Operator;

8.2.3. ABA is at no time acting as an agent or partner of any Mobile Operator in providing any mobile service and no representation is made or given by ABA that any such relationship exists.

8.3. Your Liability

8.3.1. You acknowledge that any unauthorized reproduction by you of any proprietary information provided or available via ABA Mobile or any portion of it may result in legal action being taken.

8.3.2. You will be liable for any loss suffered by us (including consequential loss) which results from your fraud or negligence, or your violation of the Specific Terms and Conditions. You will be liable for any loss suffered by us which results from the unauthorized access to or use of any service available in ABA Mobile and to which you have contributed by your failure to comply with the Specific Terms and Conditions. This includes if you:

- a. select an unsuitable PIN code;
- b. fail to reasonably safeguard your PIN;

- c. fail to disable biometric authentication on ABA Mobile when you know or suspect another person can unlock your mobile device or has stored their Biometric Identifier(s) on your mobile device;
- d. fail to verify the recipient information before completing any transfer or payment to which lead to either direct or indirect loss; or
- e. you unreasonably delay notifying us of: (i) the loss or theft of your mobile phone or device or Security Credentials; (ii) the actual or suspected disclosure to any other person of your PIN code; (iii) when you know or suspect that another person may be able to unlock your mobile device and/or store Biometric Identifier(s) on your mobile device and you have biometric authentication enabled on ABA Mobile; or (iv) that there has been, or you suspect there has been unauthorized access or activity through ABA Mobile.

8.4. Limitation of Your Liability

8.4.1. You will not be liable for any loss caused by:

- a. us acting fraudulently or negligently; or
- b. a fault occurring in the machines or systems used as part of the ABA Mobile system unless such fault is obvious, or you have been advised of such fault by a message or notice on display and the loss occurred after such notification.

9. Disputes with Merchants or Vendors

9.1. ABA has no liability for any purchases or payments made by Scan QR service or other payment options presented in ABA Mobile if:

- a. there is any defect or deficiency in the provision of the goods or services; or
- b. you decide you no longer want the goods or services.

9.2. Any such dispute is to be resolved between you and the merchant or Vendor directly.

9.3. You are responsible for exercising reasonable care and be aware of the risks of paying for goods and services in advance of receiving them. You should consider the standing of the person or entity you are doing business with, including when purchasing goods or services that are not face-to-face.

9.4. Even if you have a dispute with a merchant or vendor, you must still pay all amounts due to us.

10. Suspension or Termination of ABA Mobile

10.1. You may cancel ABA Mobile usage at any time by notifying ABA in writing or by phone. You will remain responsible for any transactions made on your account/s using ABA Mobile up until the time at which such cancellation becomes effective.

10.2. ABA may withdraw access at any time without giving prior notice, suspend and/ or terminate your access to ABA Mobile or to any its services for any reason, including (but not limited to) where ABA is of the opinion that you have acted in breach of the Specific Terms and Conditions.

- 10.3. In case you change mobile device and wish to continue using ABA Mobile, you must download ABA Mobile on your new mobile device and follow the registration process. You may uninstall ABA Mobile from your existing device prior to, or during, the registration process for your new device.

11. Privacy Terms

- 11.1. In accordance with Cambodia's regulatory requirements and ABA's internal policies, you provide your express consent and agree that:
- a. as part of satisfying ABA's KYC (Know Your Customer) requirements, ABA Mobile may collect Personal Information from you; you provide warrantee and assurance that Personal Information disposed by you through ABA Mobile are true, complete, and up-to-date. Further, you acknowledge and agree that failure to provide up-to-date Personal Information required by ABA Mobile will result in certain inconveniences and restrictions of access to ABA Mobile's features.
 - b. Personal Information collected as part of your identity can be held by ABA for the purpose of enabling you to use the services provided by ABA;
 - c. ABA can collect any information on your usage behavior for the purpose of security enhancements and user experience improvements;
 - d. ABA may require that location tracking be enabled on your mobile device so that some specific features in ABA Mobile can work.
- 11.2. ABA may also be required under certain legislation to disclose your Personal Information and confidential information relating to the operation of your Account, and you expressly consent to and agree to such disclosure.
- 11.3. You provide your express consent and agree that ABA may share your Personal Information with third parties to comply with a legal obligation, when ABA believes in good faith that an applicable law requires it, at the request of governmental authorities pursuant to applicable law, to verify or enforce our contractual rights or other applicable policies, to detect and protect against fraud, or any technical or security vulnerabilities, to respond to an emergency, and/or so that third parties, such as third party payment processors, can provide services necessary for ABA to provide any services under the Specific Terms and Conditions. If there is any breach of your information by a third party, you agree to release ABA from any liability and pursue any legal action against such third party.

12. Additional Specific Terms and Conditions

- 12.1. Other functions like deposit, create a virtual card, ABA PAY, Instant Loan and other services you access using ABA Mobile, and each transaction made in account, remains subject to its specific terms and conditions governing those functions respectively

13. Intellectual Property

- 13.1. ABA owns or has obtained a valid license to use all intellectual property used in connection with the provision of ABA Mobile. Information provided to you as part of ABA Mobile may only be used for personal use and reference only and may not be reproduced, distributed or transmitted to any person or incorporated into any other document without ABA's prior written consent.

14. Amendments

- 14.1. ABA may change the Specific Terms and Conditions at any time. If so, ABA will always give you a reasonable notice period required by applicable law and communicate these changes, either by direct communication, by display in ABA's branches, by notice in the media (including public notices), by notice on ABA's website or any other method of electronic communication used by you.

15. Dispute Resolution and Governing Law

- 15.1. Any dispute arising out of or in connection with the Specific Terms and Conditions, including any question regarding its existence, validity, performance or termination, shall be referred to and finally resolved by arbitration in the Kingdom of Cambodia in accordance with the Arbitration Rules of the National Commercial Arbitration Center ("NCAC Rules") being in force at the time of commencement of arbitration and by reference in this clause the NCAC Rules are deemed to be incorporated as part of this contract. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English. The Specific Terms and Conditions are governed by the laws of Cambodia.

APPENDIX-A

List of key services and functions available on ABA Mobile as of January 15, 2020

ACCOUNTS

Under the Accounts section, a user can see all Accounts existing with ABA and can access the following features and services:

- See all Accounts
- Open instantly new Savings Account, Mobile Riel Flexi or Mobile Fixed Deposit in USD or KHR
- See the Account balances
- Hide/Unhide one or more Accounts from the list
- Rename the Account name to preferred one
- Activate/Deactivate the PUSH notification for transactions under particular Account
- See and download Account transaction details in PDF format
- See and download Account statement for different period and in different format
- Download Fixed Deposit Certificate opened in ABA Mobile in PDF

CARDS

ABA Mobile user can view all available ABA physical and virtual cards including ATM, VISA, Mastercard and UnionPay and access to the following relevant features and services:

- See list of all available cards
- See all card related transactions under linked Account
- Create new virtual Mastercard or Visa card
- Request new physical card
- Manage and control transaction limits of the card
- Block or unblock card whenever needed
- Activate newly issued physical card

MONEY TRANSFERS

ABA Mobile users can make various type of local and international transfers instantly in 24/7 mode:

- Transfer to any ABA account
- International transfer via SWIFT
- Transfers to Philippines through DBP Remit
- Receive and send money internationally through RIA
- Transfers money between ABA account and local e-wallets such as: Pi Pay, SpeedPay, TrueMoney and more in the future.

BILL PAYMENTS

User can access and pay to a wide range of popular service providers under the following categories for free:

- Mobile top-up
- Internet & TV
- Utilities
- Education
- Entertainment
- Public Services
- Real Estate
- Insurance
- Travel & Tours

- Membership & Subscription
- Charity & Donation
- Trading & Distribution

QUICK TRANSFERS & QUICK PAYMENT

Under these sections a user can access the stored templates of beneficiaries and service providers or easily create new templates for quick payments and transfers.

E-CASH

E-Cash is one of the unique services that allows users to send money to any ABA ATM in either USD or KHR currency and withdraw it without a card.

SCAN QR

With Scan QR feature, a user can scan QR codes to process the following transactions:

- Pay with QR at online or instore merchants who accepts ABA PAY, Bakong, Visa QR or Mastercard QR.
- Deposit cash to ABA account at any ABA Cash-in kiosks or Cash Deposit Machines.

ABA PAY PLACES

User can find a list of merchants where ABA PAY is available, including information about offered discounts, location and contact details.

MOBILE INSTANT LOAN

Users with available ABA Fixed Deposit Accounts can request for a loan and get money instantly in their account.

ABA PUSH NOTIFICATION

User receives instant Notification of financial transactions or fund movements under user's account or card. The Notification message appears as a pop-up on the screen instantly after each transaction is made.

ABA LOCATOR

User can access to interactive map where can be found locations of all ABA Branches, ATM's and Cash-in kiosks.

CONTACT US

Under this function a user can contact ABA's Customer Support Center 24/7 via available feedback form, integrated Facebook messenger or call-in to our hotline number.

EXCHANGE RATES

This section shows the exchange rates for all popular currencies in Cambodia. This also includes the currency calculator that can help user to check rates for any amount instantly.

SETTINGS

User can view personal information and manage other settings in the application such as changing username, change PIN, enable Face-ID etc.

APPENDIX-B

List of transaction limits available in the ABA Mobile application as of September 23, 2020

TRANSFERS

Type	Maximum per transaction	Maximum per day	Maximum per month
Transfer to own ABA account	\$250,000	\$250,000	N/A
Transfer to other ABA account	\$50,000	\$100,000	N/A
International Transfer - SWIFT	\$50,000	\$50,000	\$100,000
International Transfer - Ria	\$2,999	\$2,999	\$2,999
Transfer to the Philippines - DBP	\$9,900	\$9,900	N/A
Transfer to local banks - NCS	\$50,000	\$50,000	\$100,000
Transfer to TrueMoney app	\$1,000	\$1,000	\$5,000
Transfer to Pi Pay app	\$2,500	\$2,500	\$5,000
Transfer to SpeedPay app	\$1,000	\$1,000	\$5,000
Transfer to Wing Money app	\$1,000	\$1,000	\$5,000
Transfer to Bakong app	\$100	\$250	\$2,500
Visa Direct transfer to Visa card	\$2,500	\$10,000	\$10,000

PAYMENTS

Service category	Maximum per transaction	Maximum per day
Utilities (EDC)	\$100,000	\$100,000
Public Services	\$100,000	\$100,000
Trading & Distribution	\$100,000	\$100,000
Insurance	\$25,000	\$25,000
Real Estate	\$50,000	\$50,000
Education	\$50,000	\$50,000
Others	\$5,000	\$5,000