

# ADVANCED BANK OF ASIA LIMITED

## TERMS AND CONDITIONS OF BAKONG SERVICE



Service with Bakong Wallet	<ul style="list-style-type: none"> <li>Balance Transfer with Bakong Wallet</li> <li>Cash-In/Out<sup>1</sup> with Bakong Wallet</li> </ul>																											
Bakong Wallet <sup>2</sup>	<ul style="list-style-type: none"> <li>ABA Bakong Wallet<sup>3</sup></li> <li>Other Bakong Wallet<sup>4</sup></li> </ul>																											
Participant Category	<ul style="list-style-type: none"> <li>Full KYC ABA Bakong User<sup>5</sup></li> <li>Partial KYC ABA Bakong User<sup>6</sup></li> <li>Other Bakong User<sup>7</sup></li> </ul>																											
Currency	<ul style="list-style-type: none"> <li>KHR</li> <li>USD</li> </ul>																											
<b>Balance Transfer with Bakong Wallet</b>																												
Access to Balance Transfer	ABA Mobile and Bakong Application																											
Transaction Amount Limit (Full KYC)	<table border="1"> <thead> <tr> <th>Service</th> <th>Single Limit<sup>8</sup></th> <th>Daily Limit<sup>9</sup></th> <th>Monthly Limit<sup>10</sup></th> </tr> </thead> <tbody> <tr> <td>From ABA account to any Bakong's wallet</td> <td>\$100</td> <td>\$250</td> <td>\$2,500</td> </tr> <tr> <td>From ABA Bakong's wallet to ABA account</td> <td>Not Limit</td> <td>Not Limit</td> <td>Not Limit</td> </tr> <tr> <td>From Non-ABA Bakong's Wallet to ABA account</td> <td>Not Limit</td> <td>Not Limit</td> <td>Not Limit</td> </tr> <tr> <td>From ABA Bakong's wallet to Other Bakong's wallet</td> <td>Not Limit</td> <td>Not Limit</td> <td>Not Limit</td> </tr> <tr> <td>From Other Bakong's wallet to ABA Bakong's wallet</td> <td>Not Limit</td> <td>Not Limit</td> <td>Not Limit</td> </tr> </tbody> </table>	Service	Single Limit <sup>8</sup>	Daily Limit <sup>9</sup>	Monthly Limit <sup>10</sup>	From ABA account to any Bakong's wallet	\$100	\$250	\$2,500	From ABA Bakong's wallet to ABA account	Not Limit	Not Limit	Not Limit	From Non-ABA Bakong's Wallet to ABA account	Not Limit	Not Limit	Not Limit	From ABA Bakong's wallet to Other Bakong's wallet	Not Limit	Not Limit	Not Limit	From Other Bakong's wallet to ABA Bakong's wallet	Not Limit	Not Limit	Not Limit			
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General Inquiry for Transaction Processing from Participant	<ul style="list-style-type: none"> <li>QR Code (Generated from Bakong Application);</li> <li>Bakong Wallet ID;</li> <li>Participant's Name and Contact Number.</li> </ul>																											

\* All Terms and Conditions are subject to ABA Bank's sole discretion in changing without prior notice to customers.

<sup>1</sup> A process of cash deposit or cash withdrawal with Bakong Wallet.

<sup>2</sup> An account with Bakong System holding by a User/Customer.

<sup>3</sup> An account has registered with Bakong System by choosing ABA Bank as Home Bank.

<sup>4</sup> An account has registered with Bakong System by choosing other bank as Home Bank.

<sup>5</sup> A User who has registered with Bakong Application by choosing ABA Bank as Home Bank and the User has already opened account at ABA Branch.

<sup>6</sup> A User who has registered with Bakong Application by choosing ABA Bank as Home Bank but the User has not yet opened account at ABA Branch.

<sup>7</sup> A User who has registered with Bakong Application by choosing other bank as Home Bank and is/is not an ABA Account Holder.

<sup>8</sup> A limit of transaction amount can be proceeded per transaction.

<sup>9</sup> A limit of transaction amount can be proceeded per day.

<sup>10</sup> A limit of transaction amount can be proceeded per month.