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YOUR ACCESS TO THE BEST THINGS IN LIFE

We are pleased to present you with the new ABA Platinum Card that brings you a myriad of privileges and benefits wherever you may be, taking time to unwind at home or when you are seeing more of the world. When it comes to managing your account, you decide when and where to access your account with ABA Mobile app. Now, that is true financial freedom as you live the platinum life to the fullest.

Apply for your ABA Platinum Debit or Credit Card today and embark on an extraordinary journey with a level of privileges that fits your status.

ELIGIBILITY

The ABA Platinum Card is extended to ABA clients with:

- ABA Savings, Current or Current PLUS account with no minimum deposit* for Visa/Mastercard/UPI Platinum Debit Card
- Collateral of minimum US\$14,000 in any ABA account for Visa/Mastercard
 Platinum Credit Card

^{*} No collateral of minimum security deposit except ongoing balance

RATES

Whether you're using your ABA Platinum Debit or Credit Card, it is easy to access and control your money securely and conveniently. We issue Platinum cards for free and offer highly competitive annual fees and credit interest rates.

Visa, Mastercard and UPI Platinum Debit Cards from ABA Bank can be used at ATMs to withdraw cash within the country and overseas, and for making daily purchases. You can set daily transaction and withdrawal limits, and it is also possible to link multiple cards to the account and set separate limits to each card. Platinum Debit cardholders can withdraw cash from any ABA ATM cash machine without incurring a transaction fee.

The credit limit on your ABA Platinum Credit Card starts from USD12,500 and goes up to 90% of pledge collateral amount which is maximum to USD 50,000. With our cards, you will enjoy a grace period of up to 45 days for interest free payment on your purchases.

Commission	Mastercard Platinum		Visa Platinum		UPI Platinum
Commission	Debit	Credit VIP 1	Debit ²	Credit VIP 1	Debit ³
Issuance fee	Free		Free		Free
Annual fee for primary card	\$20	\$300	\$150	\$300	\$30
Annual fee for supplementary card	\$20	\$200	\$150	\$200	\$30
Duration of expiry	5 years		5 years		5 years
Cash withdrawal limit per day	\$10,000	\$5,000 4	\$20,000	\$20,000 4	\$10,000
Purchase limit per day	\$10,000	\$13,000	\$30,000	\$50,000	\$10,000
Maximum cash withdrawal transactions per day	10		30		10
Maximum purchase transactions per day	10	20	30		10
Card replacement ⁵	\$10	Free	\$10	Free	\$10

Operational Fees					
Cash withdrawal with ABA's POS / ATM	Free	Free ⁶	Free	Free ⁶	Free
Cash withdrawal with non ABA's ATM / POS (in and outside of Cambodia)	2%, minimum \$5		2%, minimum \$5		2%, minimum \$5
Cash withdrawal with any Easy Cash ATM network	n/a		\$0.50		n/a
Purchase / Withdrawal in non USD currency (except KHR currency)	2% for currency conversion	2% for currency conversion ⁶	Free	2% for currency conversion ⁶	2% for currency conversion
Merchandise return in non USD currency (except KHR currency)	1% for currency conversion		Free	1% for currency conversion	1% for currency conversion
Transaction decline with ABA's ATM / POS	Free		Free		Free
Transaction decline with non ABA's ATM / POS	Free		Free		Free
Balance inquiry with ABA's ATM / POS	Free		Free		Free
Balance inquiry with non ABA's ATM / POS	Free		Free		\$0.50
Balance inquiry with any Easy Cash ATM network	n/a		\$0.10		n/a
Re-issue PIN (per PIN)	Free		Free		Free
Reissue on chip and magnetic stripe malfunction	Free		Free		Free
Capture by non ABA's ATMs / Merchant POS (Incorrect PIN or Expired Card)	Free		Free		Free

- 1. ABA Visa Credit Platinum VIP / Mastercard Credit Platinum VIP for free access to Phnom Penh and Siem Reap airport lounges (10 times / year)
- 2. ABA Visa Debit Platinum cardholders eligible for free access to Phnom Penh and Siem Reap airport lounges (5 times / year)
- 3. ABA UPI Debit Platinum cardholders eligible for free access to 1300+ airport lounges worldwide (6 times / year).
- Visit en.dragonpass.com.cn for all participating airport lounges
- 4. Cash advance limit per day
- 5. No charge if card will be expired within the next 60 calendar days or if customer already paid for card captured fee.
- 6. Credit Card interest for withdrawal/cash advance/purchase will be charged

Terms and conditions are subject to change at the Bank's sole discretion without prior notice to customer.

This brochure is prepared for informational purposes only.



YOUR EXCLUSIVE VISA PLATINUM PRIVILEGES

Your ABA Visa Platinum Card lets you access a wealth of privileges, wherever you are in the world. These exceptional benefits are provided by Visa and created for your discerning lifestyle:

- 24/7 Visa Platinum Concierge
- Travel perks with Visa exclusive global travel offers
- Shopping rewards, discounts and privileges

For more details, visit: www.visa.com.sg/pay-with-visa/find-a-card/visa-platinum-credit.html
All listed promotions are subject to change without prior notice. Terms and conditions apply.





YOUR EXCLUSIVE MASTERCARD PLATINUM PRIVILEGES

Your ABA Mastercard Platinum Card is the ideal card that provides the flexibility and supports you need, to make occurrences into priceless and memorable moments. Mastercard Platinum Card offers benefits and services, to help you get the best out of life:

- Lifestyle flexibility Worldwide recognition and acceptance of your card brings flexibility to use it for all kinds of purchases – major to modest, scheduled or spontaneous.
- Simplified travel When you're travelling, Mastercard Platinum Card can provide with benefits that help with everything from coordinating passports and visas to assisting with lost luggage.

For more details, visit: sea.mastercard.com

All listed promotions are subject to change without prior notice. Terms and conditions apply.





YOUR EXCLUSIVE UNIONPAY PLATINUM PRIVILEGES

Your ABA UPI Platinum Card lets you access a wealth of privileges, wherever you are in the world. These exceptional benefits are provided by UPI and created for your discerning lifestyle:

- Global Travel Assistance enjoy overseas medical / travel assistance service anywhere in the
 world, if you need help with lost passports or arrangements for delivery of essential drugs and
 medical supplies UPI Global Assistant service is here for you.
- U Collection provides you the shopping, dining, travel, golf, hotel, and entertainment privileges.
- Global Concierge Services you can always enjoy our 24/7 premium concierge service by just simply calling UnionPay toll-free hotline. UnionPay offers hotel recommendation and reservations assistance, overseas translation assistance, tourist attractions and preferred shopping destinations recommendations and more.
- Asia Prestige a UPI program mainly designed for premium business travelers in Asia who
 are looking for unique preferential services. The program offers airport VIP lounge service,
 limousine service, and it provides you travel resources and benefits from selected top 20 Asian
 destinations.

For more details, visit: premium.unionpayintl.com/en

All listed promotions are subject to change without prior notice. Terms and conditions apply.



YOUR EXCLUSIVE PRIVILEGES

Be spoilt with a wide host of benefits and offers specially handpicked for your ABA Platinum Card. Whether you love to wine and dine, like to be pampered from head to toes or be treated to the nines while you travel, these privileges are here to compliment your individual lifestyle.

Airport Lounge Privileges

Over 170 locations at 46 airports worldwide (includes Phnom Penh and Siem Reap airports), Plaza Premium airport lounges provide guests a home away from home by providing a space that offers first class service and facilities for travelers arriving, departing or transiting. You can enjoy complimentary food and drink, catch up on some work using the free Wi-Fi or simply sit back and relax while waiting for your next flight.

Terms and conditions apply. For more information, please visit: plazapremiumlounge.com Available for Visa Platinum and UPI Platinum Cards only.

Exclusive to UPI Platinum cardholders only, DragonPass Global Airport Lounge Network has more than 1300+ airports worldwide for you to choose from. Now you can escape the hustling and bustling of crowded airport terminals regardless of the airline or the class you travel.

Terms and conditions apply. For more information, please visit: premium.unionpayintl.com/en/airport



Travel & Accommodation Privileges

Always travel well with world class services and preferential rates for travels, accommodations and other services at our favorite partners.



SOFITEL ANGKOR PHOKEETHRA GOLF & SPA RESORT

SOFITEL ANGKOR PHOKEETHRA GOLF & SPA RESORT

20% OFF VISA 👀 📨

on the flexible rate - room only

Vithei Charles de Gaulle, Khum Svay Dang Kum Siem Reap, Cambodia 063 964 600 h3123-re@sofitel.com www.sofitel-angkor-phokeethra.com

PHNOM PENH PHOKEETHRA

S O F I T F I SOFITEI PHNOM PENH PHOKEETHRA 20% OFF VISA 40 🚐

on the flexible rate - room only

26 Old August Site, Sothearos Boulevard, 12301 Phnom Penh, Cambodia 023 999 200 h6526-re@sofitel.com www.sofitel-phnompenh-phokeethra.com



HOTEL CAMBODIANA

15% OFF VISA . on hotel's rack rate for all room types

15% OFF

on laundry and dry cleaning service

www.hotelcambodiana.com.kh

10% OFF on membership physique club, on total bill for F&B: except Banquet, Event and Function

313 Sisowath Ouav, Chakto Mukh, Doun Penh, Phnom Penh 120207, Kingdom of Cambodia 023 426 288 reservation@hotelcambodiana.com.kh





EDEN BEACH RESORT

20% OFF VISA 🌑 🚐 on total bill for best available rate

Koh Rong Samloem, Sihanoukville, Preah Sihanouk 071 522 2610 reservation@edenbeachresorts.com www.edenbeachresorts.com



LOTUS BLANC HOTEL AND RESORT

10% OFF VISA .

on best available rate

National Road 6, Krous Village Siem Reap, Kingdom of Cambodia 063 969 300 info@lotusblancresort.com www.lotusblancresort.com



BOREI ANGKOR RESORT & SPA

10% OFF VISA . on best available rate

15% OFF on dining

National Road 6, Banteay Chas, Siem Reap, Kingdom of Cambodia 063 969 300 reservation@boreiangkor.com www.boreiangkor.com



MEMOIRE PALACE RESORT & SPA

25% OFF on spa treatments

#026, Phsar Kraoum Road, Siem Reap, Cambodia 069 285 888 reservation@memoirepalace.com www.memoirepalace.com



SALA LODGES 15% OFF VISA ...

on total bill for accommodation, F&B, and massage in house SPA

No. 498, Salakomroeuk, Siem Reap, Cambodia 012 705 300 reservations@salalodges.com www.salalodges.com



PALACE GATE RESORT

No. 44B, Sothearos Blvd. (corner of street 240), Sangkat Chey Chumneas, Khan Daun Penh. Phnom Penh 023 900 074 reservation@palacegatepp.com www.palacegatepp.com



PALACE GATE RESIDENCE

10% OFF VISA ...

No.10B, Street 264, Sangkat Chaktomuk, Daun Penh, Phnom Penh 023 987 212/217 reservation@palacegateapp.com www.palacegateapp.com



AMBER ANGKOR VILLA HOTEL & SPA

30% OFF VISA ● ■ on total bill for accommodation excluding

20% OFF on spa treatments

15% OFF on F&B, mini bar & laundry

#0603, Street Wat Bo, Siem Reap City, Cambodia. 063 900 006-7 / 81 944 555 / 11 456 378 reservation@amberangkor.com



TOTACHI EMPIRE CAR CARE

20% OFF VISA se

- No. 108 St. 193, Sangkat Toul Svay Prey, Khan Chamkarmon, Phnom Penh, Cambodia
- No.10 St. 70, Sangkat Srakchork, Khan Daun Penh, Phnom Penh, Cambodia
- No. 14 St. 430, Sangkat Phsademtkov, Khan Chamkarmon, Phnom Penh, Cambodia

Food & Entertainment Privileges

Bring together friends and family to make merry with these amazing savings. Every meal is now an occasion to remember.





FU LU ZU 10% OFF

VISA 00



Sofitel Phnom Penh Phokeethra 26 Old August Site, Sothearos Boulevard, 12301 Phnom Penh, Cambodia



LE BAR

10% OFF

on a la carte only, exclude set/buffet/special/

Sofitel Phnom Penh Phokeethra 26 Old August Site, Sothearos Boulevard, 12301 Phnom Penh, Cambodia



DO FORNI

10% OFF



F&B except for public holidays and black-out dates

Sofitel Phnom Penh Phokeethra 26 Old August Site, Sothearos Boulevard, 12301 Phnom Penh, Cambodia



EXPLORER'S TALES

10% OFF VISA .



on a la carte only, excludes set/buffet/special/ promotion

Sofitel Angkor Phokeethra Golf & Spa Resort Vithei Charles de Gaulle, Khum Svay Dang Kum Siem Reap, Cambodia



ORGANIC SKYBAR

15% OFF VISA ... on total bill for F&B

No. 44B, Sothearos Blvd. (corner of street 240), Sangkat Chey Chumneas, Khan Daun Penh. Phnom Penh 023 900 074



RESTAURANT DU CHATEAU

20% OFF VISA 🐠 🚐

on total bill for F&B

Palace Gate Residence

No. 10B, Street 264, Sangkat Chaktomuk, Daun Penh, Phnom Penh 023 987 212/217



DAMNAK STEAKHOUSE 10% OFF VISA ...

on F&B



National Road No 6, Krous Village Siem Reap City, Siem Reap 015 481 222 www.damnak.com/steakhouse



DAMNAK LOUNGE FINE DINING

10% OFF VISA 40 🚐 on F&B



Lotus Blanc Resort

National Road No 6, Krous Village Siem Reap City, Siem Reap 015 483 222



MOUHOTS DREAM

10% OFF VISA 🖤 📨



F&B except for public holidays and black-out dates

Sofitel Angkor Phokeethra Golf & Spa Resort Vithei Charles de Gaulle Blvd., Khum Svay Dang Kum, Siem Reap, Cambodia



PARK CAFÉ

5% OFF





- Parkway Building Sovanna Mall
- Calmette Hospital
- V-Trust Building
- Airport
- Psar Kandal
- Sonthormok ■ BKK1 Trasak Paem
- Bak Touk
- BKK1 Pasteur
- Beoung Snor



SOURKEA RESTAURANT



on F&B, except alcohol



#39, St.315, Corner St.566, Sangkat Boeung Kak2, Khan Toul Kork, Phnom Penh. 081 974 499 / 016/011 834 777 sales@sourkea.com fb: Sourkea.Restaurant



STEAK & PAN RESTAURANT

20% OFF





Legend cinema entrance, Eden Garden, City Center Boulevard, Phnom Penh 023 902 100

Shopping Privileges

You can now enjoy each shopping spree a little more with these exceptional savings set aside for you.





- TK Avenue 023 361 777
- AEON Mall Phnom Penh 069 352 777
- AFON Mall Sen Sok Tel: 069 453 777





Sihanouk Blvd. 069 870 777



ADIDAS

5% OFF VISA 🌕

on selected items

- AEON Mall Phnom Penh
- 069 353 777 AEON Mall Sen Sok 069 478 777
- TK Avenue 069 362 777
- - Noro Mall 069 458 777 Siem Rean
 - 093 762 777 T-One Building

CHARLES & KEITH CHARLES & KEITH

5% OFF VISA 🌕 🚐

on selected items

- AEON Mall Phnom Penh 069 685 777
- AEON Mall Sen Sok
- 093 613 777 Sihanouk Blvd. 069 421 777



ADIDAS GOLF



5% OFF on selected items

T-One Building 093 435 777



5% OFF



- Sihanouk Blvd. 069 872 777
- AFON Mall Phnom Penh 069 355 777
- AEON Mall Sen Sok 069 270 777
- T-One Building
- TK Avenue 069 360 777
- Siem Reap 069 931 777
- Sihanoukville 093 492 777



REEBOK











- AFON Mall Sen Sok 069 675 777
- T-One Building

PARFUMERIE PARFUMERIE





- AFON Mall Phnom Penh
- 093 483 777
- AEON Mall Sen Sok 093 539 777
- T-One Building Sorya Center Point
 - 093 538 777
- Noro Mall



ARMANI EXCHANGE

5% OFF VISA 00

on selected items

- AEON Mall Phnom Penh 069 365 777
- AEON Mall Sen Sok 069 715 777



ADIDAS ORIGINALS **5% OFF** VISA on selected items

- AEON Mall Phnom Penh 069 863 777
- T-One Building



BRAND INT COLLECTION

20% OFF VISA 🐠 📨 on all purchases

PP: Kampuchea Krom

SR: Lucky Mall

SR: Wat Bo

010 333 270





- - SR: Thai Hout Market SR: Angkor Trade Center
 - SR: Neak Poin Hotel
 - SR: The Heritage Walk
 - SR: Makro Mall



IORA

10% OFF on all purchases

PP: BKK

PP:TK







- Sorya Shopping Center
- Sihanouk Blvd.

017 887 919



KIWI MART

5% OFF





on total for all items

#200-202 E0, St.63, Sangkat BKK1, Khan Chamkamorn, Phnom Penh

086 444 729



CONVERSE*> CONVERSE

5% OFF



on all purchases

- The Park Mall : National Road 1, Phnom Penh
- Siem Reap: #A08, Street Sivutha

017 615 685



CALVIN KLEIN

5% OFF





on all purchases

Aeon Mall Phnom Penh, Samdach Sothearos Blvd (3), Phnom Penh, Penh 12300, Cambodia 069924777

TOMMY TOMMY HILFIGER



on all purchases

Aeon Mall Phnom Penh, Samdach Sothearos Blvd (3). Phnom Penh, Penh 12300, Cambodia

069890777

Health & Beauty Privileges

Rejuvenate yourself in the lull of a spa treatment or stay in the pink of health with these privileges catered specially to your health and well-being.





BODIA SPA

20% OFF





- Alley West Siem Reap; St. 9 corner St. 11 063 762 428
- Old Market Siem Reap: New St. A, above U-Care Pharmacy, 063761593
- Riverside Phnom Penh: St. Sothearos corner St. 178. 023266199
- BKK1: St. 63 corner St.352. 023210215



U & ME SPA

15% OFF



#216, St. 63, Boueng Kengkang 1, Chamkar Morn, Phnom Penh, Cambodia 023 986 822



MUDITA SPA BY BOREI ANGKOR

15% OFF on all spa treatments



VISA 🌕 🚐

IRRA SPA

10% OFF

VISA 🌕

on all products and services

#191, st.63, Phnom Penh, Cambodia 012 599 051



National Road 6, Banteay Chas, Siem Reap, Kingdom of Cambodia 063 966 704



SENSES SPA







No. 44B, Sothearos Blvd. (corner of street 240), Sangkat Chey Chumneas, Khan Daun Penh. Phnom Penh 023 900 074



NATURE REPUBLIC

5% OFF VISA 🌕

- AFON 1
- AFON 2
- Teuk Thla
- Sorva Shopping
- Center
- Night Market (PP)
- Samdach Pan Blvd.

- Sovanna Mall
- Toul Kork
- Preah Sihanouk Blvd. Olympic Market

- Ratana Plaza Battambang
- Sihanoukville
- Kampong Cham
- Siem Reap

023 432 357



YVES ROCHER

YVES ROCHER

10% OFF VISA on services & retail



- Yves Rocher St 240
 023 986 916
- Yves Rocher Aeon Mall Phnom Penh 023 987 179
- Yves Rocher Exchange Square 017 222 807
- Yves Rocher BKK1 Street 51 017 222 715
- Yves Rocher AEON Mall Sen Sok City 098 777 941



PACHEM DENTAL CLINIC VISA .

ISA 👥

 30% OFF on teeth cleaning (Norodom)

5% OFF

on all services (Sorya Shopping Center)

023 996 888



State of the Art Technology

ABA understands what security and convenience matters to you. We offer you peace of mind with ABA Bank's enhanced protection and account accessibility anytime 365 days a year:

- Instant access to your funds your Platinum Card account is made available on ABA Mobile app so you can conveniently track your spending.
- Instant push notification each time a transaction is made in your account, you will receive an instant push notification through ABA Mobile app.

YOUR VERY OWN ABA PLATINUM CARD

To start enjoying these privileges and benefits, apply for your ABA Platinum Card today.

Simply visit the nearest ABA branch or call our hotline at **023 225 333** available **24/7** for you.



No. 141, 146, 148, and 148 ABCD Preah Sihanouk Blvd., and No. 15 and 153 ABC, Street 278, Sangkat Boeung Keng Kang 1, Khan Boeung Keng Kang, Phnom Penh, Kingdom of Cambodia Tel: 023 225 333 info@ababank.con SWIFT: ABAAKHPP Fax: 023 216 333 www.ababank.con