



ABA¹ BANK

 NATIONAL BANK OF CANADA GROUP

PLATINUM

Access the world of distinctive privileges

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YOUR VERY OWN
ABA PLATINUM CARD

ABA BANK

NATIONAL BANK OF CANADA GROUP



VALID
THRU

MONTH/YEAR

PLATINUM

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
	Debit ⁷	Credit VIP ⁸	Debit ²	Credit VIP ¹	Debit ³
Issuance fee	Free		Free		Free
Annual fee for primary card	\$150	\$300	\$150	\$300	\$50
Annual fee for supplementary card	\$150	\$200	\$150	\$200	\$50
Duration of expiry	5 years		5 years		5 years
Cash withdrawal limit per day	\$20,000	\$20,000 ⁴	\$20,000	\$20,000 ⁴	\$10,000
Purchase limit per day	\$30,000	\$50,000	\$30,000	\$50,000	\$10,000
Maximum cash withdrawal transactions per day	30		30		10
Maximum purchase transactions per day	30		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
Purchase / Withdrawal in non USD currency (except KHR currency)	Free	2% for currency conversion ⁶	Free	2% for currency conversion ⁶	2% for currency conversion
Merchandise return in non USD currency (except KHR currency)	Free	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
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 cardholders are eligible for free access to VIP lounges service for local and global via LoungeKey (8 times / year)

2. ABA Visa Debit Platinum cardholders are eligible for free access to VIP lounges service for local and global via LoungeKey (5 times / year)

3. ABA UPI Debit Platinum cardholders are eligible for free access to 700+ 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

7. ABA Master Debit Platinum cardholders are eligible for free access to VIP lounges service for local and global via Master Travel Pass (5 times/year)

8. ABA Master Credit Platinum cardholders are eligible for free access to VIP lounges service for local and global via Master Travel Pass (8 times/year)

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.

Effective from January 31, 2022



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:

- Travel perks with Visa exclusive global travel offers
- Shopping rewards, discounts and privileges
- 24/7 support via Toll-free 1 800 203 203 or +855 98 203 333

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.



BVLGARI
Serpenti form
JEWELRY EXHIBITION
18 AUGUST - 15 OCTOBER 2017
Art Museum



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.



Food & Entertainment Privileges

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



Shopping Privileges

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



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.



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.

ABA
BANK

 NATIONAL BANK
OF CANADA GROUP

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