

GENERAL TERMS AND CONDITIONS OF NEW GEN ACCOUNT

1. Introduction

These General Terms and Conditions are an agreement between “AMK” and “Customer” and the Customer’s parents or legal guardian. When the Customer and the Customer’s parent or legal guardian have read and agreed to these General Terms and Conditions, it means that the Customer and the Customer’s parent or legal guardian agree to accept and comply with the General Terms and Conditions of this New Gen Account and other General Terms and Conditions of the related products and/or services.

These General Terms and Conditions are an important document that you must read and understand carefully before deciding to use your New Gen Account. Please contact AMK if you have any queries regarding these General Terms and Conditions.

By “Agree”, you confirm that you have read, understood, acknowledged, accepted and agreed to these General Terms and Conditions. Unless otherwise stated, if there are other General Terms and Conditions that conflict with these General Terms and Conditions, these General Terms and Conditions shall prevail.

2. Definition

- AMK: Refers to AMK Bank Plc.
- Child/Children: Refers to minors aged from 12 to below 18 years who are not legally emancipated by a court order or are under the age of marriage under the laws of the Kingdom of Cambodia.
- Customer: Refers to Children who have an AMK’s New Gen Account.
- New Gen Account: Refers to the type of account for Child opened through the AMK Mobile Banking Application by a parent or legal guardian. The account will be opened under the name of the Child who is under the control of the parent or legal guardian.
- Adult: Refers to a person who has reached the legal age and is independently capable of performing any task or operation by themselves.
- You/Your: Refer to the parent or legal guardian of Customer.

3. New Gen Account Opening

A parent or legal guardian can open a New Gen Account based on the following conditions:

- The parent or legal guardian of a Child must apply to open a New Gen Account for the Child through the AMK Mobile Banking Application only.
- The parent or legal guardian of the Child must submit a request to open a New Gen Account for the Child by providing the Child’s identity document and proof of relationship, including a birth certificate, certified copy of the birth certificate, family book, or residential book, or court’s judgement and/or other valid document that can be used to verify the relationship between the parent or legal guardian and the Child.
- A parent or legal guardian can open a New Gen Account for a Child who is from 12 years old to below 18 years old as of the date of account opening.
- A parent or legal guardian is legally entitled to apply for New Gen Account opening for a maximum of 10 Children only.
- A Customer can have two accounts, including a Khmer Riel account and a US Dollar account.
- All New Gen Accounts are reviewed and approved by AMK. AMK will notify the approval or denial of New Gen Account opening through the AMK Mobile Banking Application or other channels that AMK deems appropriate.
- AMK may contact the Customer’s parent or legal guardian to request for additional information or clarification if necessary.
- The parent or legal guardian is deemed to have given permanent consent to grant permission for the Child to use the New Gen Account in accordance with AMK’s policies and procedures.
- The parent or legal guardian of the Customer agrees and acknowledges that the official name of the Customer Account is the Khmer name as stated in the identification document issued by the Cambodian authorities. In the event that the identification document does not contain an English name or in the event that the English spelling

is incorrect, AMK may enter or correct the English name as a transliteration of the Khmer name to meet the requirements of AMK's core banking system. In the event of any inconsistency between the Khmer and English languages, the parent or legal guardian agrees that such transliteration or correction shall not affect the legal validity of the Khmer name, and the Khmer name shall prevail.

- In the event that the parent or legal guardian of the Customer provides an identification documents and/or proof of relationship that is illegible, incorrect, or soiled, the Contact Center Department will contact the parent or legal guardian of the Customer to request for a formal re-submission of required identification document and/or proof of relationship.

4. New Gen Account Transactions

- New Gen Accounts can be operated through the AMK Mobile Banking Application and authorized digital channels only. Over-the-counter (or branch) transactions are not permitted, except for account closure transactions.
- The parent or legal guardian must determine the types of transactions permitted and the account transaction level, and minors may only perform transactions on the New Gen Account within the specified limits.
- Certain transactions on the New Gen Account are prohibited in accordance with the Product Features set out in Section 5 of these General Terms and Conditions.

5. Product Features

Conditions	Description									
Currency	Khmer Riel (KHR) and United States Dollars (USD)									
Annual Interest Rate	Up to 3.00%									
Initial Deposit Amount	Not Require									
Minimum deposit balance	Not Require									
Account Ownership	N/A									
Channel	AMK Mobile Application and other digital channels									
Account Transaction Levels determined by AMK	<table border="1"> <thead> <tr> <th>Types of Transaction</th> <th>Daily Maximum</th> <th>Monthly Maximum</th> </tr> </thead> <tbody> <tr> <td>Credit Transaction</td> <td> <ul style="list-style-type: none"> • 40,000,000 Riels; and • US10,000. </td> <td>Unlimited</td> </tr> <tr> <td>Debit Transaction</td> <td> <ul style="list-style-type: none"> • 1,000,000 Riels; and • USD250. </td> <td> <ul style="list-style-type: none"> • 10,000,000 Riels; and • USD2,500. </td> </tr> </tbody> </table>	Types of Transaction	Daily Maximum	Monthly Maximum	Credit Transaction	<ul style="list-style-type: none"> • 40,000,000 Riels; and • US10,000. 	Unlimited	Debit Transaction	<ul style="list-style-type: none"> • 1,000,000 Riels; and • USD250. 	<ul style="list-style-type: none"> • 10,000,000 Riels; and • USD2,500.
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Service Fee	<ul style="list-style-type: none"> • Account Closure Free • Connecting to AMK Mobile Banking Free • Account Information Notification via Mobile Phone Free • Dormant Account Monthly Fee (Based on the detail provided on AMK's networks) • Card Annual Fee (Based on the detail provided on AMK's networks) 									
Authorized Transactions	<ul style="list-style-type: none"> • Deposit or withdraw money by scanning QR CODE • Withdraw money as e-Cash transaction at appropriate transaction channels • Transfer money between personal accounts or other AMK accounts • Transfer to cash • Transfer money to bank account or local payment account via Bakong system • Receive money transferred from AMK account • Receive money transferred from bank account or local payment account via Bakong system • Payment via KHQR • Bills/goods payments or other payments • Deeplink or E-Commerce transactions 									

	<ul style="list-style-type: none"> • Top up money on mobile phone • Request a virtual card • Other transactions available on AMK Mobile Banking Application and determined by AMK
Prohibited Operations	<ul style="list-style-type: none"> • Apply for a loan • Loan Repayment • Transfer money abroad • Transfer money to UPI or VISA card • Receive money transferred from abroad • Receive money transferred from UPI or VISA card • Request for a physical debit card • Open additional fixed deposit account and contract account • Open additional saving account • All financial operations • Request to add additional signature or thumbprint sample • Request to change/amend the operational condition or to close account
Parental or Legal Guardian Rights on the New Gen Account	<ul style="list-style-type: none"> • Set transaction limits (cannot exceed limits set by AMK) • Set allowed transaction types (cannot exceed limits set by AMK) • Block or Unblock New Gen Account • Check account balance, transaction history and download New Gen Account statements • Close account

6. Conditions of the Change of Customer Type and Account Conditions

- New Gen Account holders who are 18 years of age or older must provide proof of their adult age through the AMK Mobile Banking Application to AMK after receiving a notification message requesting a change from New Gen Account to Easy Savings Account in order to use the account as an adult customer.
- The parent or legal guardian and the customer will receive a notification message that the New Gen Account has been successfully converted to Easy Savings Account. After the conversion to Easy Savings Account, the parent or legal guardian will no longer be able to check or manage the Customer's account.

7. Account Closure

- Only the parent or legal guardian has the right to request closure of the New Gen Account.
- The parent or legal guardian can request closure of the account at any AMK branch.
- The New Gen Account may be closed at AMK's discretion without notice to the Customer or the Customer's parent or legal guardian under the following conditions:
 - The account does not comply with the terms and conditions of these New Gen Account General Terms and Conditions;
 - The account has no balance and has been inactive for 3 years or more;
 - The account has no balance and has not had any transactions for 90 days or more from the date of account opening; or
 - Violates any of these General Terms and Conditions and/or other conditions stipulated by AMK.

8. Account Security

The parent or legal guardian agrees to be responsible for and prevent any unauthorized use and is responsible for accessing the AMK Mobile Banking Application on the Customer's mobile phone, to protect the Customer's personal information and identity security at all times, and to prevent financial losses resulting from the theft of the Customer's identity security.

9. Conditions of Account Freezing and Unfreezing

- In the event that the parent or legal guardian or Customer does not cooperate in providing documents to change the conditions from a New Gen Account to an Easy Savings Account, all New Gen Accounts will be frozen when

the Customer who owns the New Gen Account reaches 19 years of age, until the customer cooperates or until the account is closed.

- Customers who own New Gen Accounts can request to change their New Gen Account to an Easy Savings Account through AMK's Mobile Banking Application and provide identification documents to AMK, and all accounts will be unfrozen after the change is successful.
- New Gen Accounts will be frozen in the event of a request from the Customer or the parent or legal guardian, or in accordance with the request of the competent authorities, or if there is any suspicion related to money laundering and terrorist financing, or criminal offenses or any other offenses, until there is a new request or order from the person requesting the account freezing.
- Customer and/or the parent or legal guardian agrees to cooperate and provide any supporting documents relating to New Gen Account or transaction of the Customer if there is any requirement from AMK or laws or regulations or orders or any other regulations of the National Bank of Cambodia or court or competent authority in accordance with the laws of the Kingdom of Cambodia. In the event that the Customer and/or the parent or legal guardian does not cooperate or does not provide the document to AMK based on the AMK's requirement, the New Gen Account will be frozen.

10. Death of the Parent or Legal Guardian

- In the event that the parent or legal guardian who has the right to manage the Customer's New Gen Account has passed away, the surviving parent or legal guardian must come to the counter (branch) with a document proving the relationship between them and the deceased person, which can be used to verify the relationship, to request to transfer the New Gen Account to their own control or request to close the account in accordance with AMK's procedures.

11. AMK Reserved Rights

- AMK reserves the right to change or amend the above terms and conditions.
- AMK will notify You of any changes or amendments to the terms and conditions on Your account via various channels of AMK.

12. Governing Law

- These General Terms and Conditions of New Gen Account shall be governed by and construed in accordance with the laws of the Kingdom of Cambodia.
- In the event that there is any contradiction between the Khmer language and the English language of these General Terms and Conditions of New Gen Account, the Khmer language shall prevail.
- In the event of any dispute or claim arising out of or in connection with these General Terms and Conditions and the Customer's and/or the parent or legal guardian relationship with AMK, it shall be resolved through AMK's Contact Center, with the contact number 023 22 02 02 or 1800 200 200 and in accordance with the Customer Complaints and Requests Policy before submitting the case to the competent courts of the Kingdom of Cambodia.

13. Accounts to Be Opened in the Future

- Customer agrees that this General Terms and Conditions of New Gen Account together with any subsequent additions, deletions, or alterations shall apply to any New Gen Accounts which will be opened in the future by the Customer and/or the parent or legal guardian at AMK.

14. Customer Consent

- I, the parent or legal guardian of my children, have read and understood the General Terms and Conditions of New Gen Account set forth above, and I, the parent or legal guardian of my children, agree and affirm that the continuance of the use of the New Gen Account constitutes agreement to these General Terms and Conditions.

15. Privacy and Confidentiality

- AMK shall keep confidential the information of the Customer's account and shall not share such information to any person without the Customer's consent.
- Customer and/or the parent or legal guardian agree that AMK may use and share their account information to AMK's parent company or subsidiaries or affiliates or branches or shareholders or directors or employees or

auditors (internal and external) or other senior management or third parties, if necessary, or service providers or AMK's advisors for preparing any data, administrative works, research, marketing and other necessary purposes.

- For any Customer's account linked to an insurance, Customer and/or the parent or legal guardian agree to allow AMK to share the Customer's information and Customer's account information to AMK's insurance company partners in order to provide insurance benefits to Customer.
- AMK will provide confidential information of Customer and/or the parent or legal guardian without notifying the customers and/or the parent or legal guardian in the event that there a request from the National Bank of Cambodia or a competent court or authority in accordance with the laws of the Kingdom of Cambodia or any foreign government in accordance with the laws, regulations and international agreements that the Government of Cambodia has exercised and is a member.

16. Limitation of Liability

- You agree that AMK shall not be liable for any damages or losses you suffer when the service is temporarily suspended due to the AMK Mobile Banking Application being out of order or being disrupted for any reason whatsoever, including internet connection problems.
- AMK shall not be liable to the Customer for any incompleteness, unavailability, errors, interruptions, suspensions or delays in the use of the New Gen Account through the AMK Mobile Banking Application, including but not limited to the sending of reminders or notifications, receipts or the implementation of instructions from AMK, which are factors beyond the control of AMK, including internet connection problems.
- AMK makes no representations, warranties or conditions, direct or indirect expressed or implied, including warranties of any particular purpose or performance of any obligation, in connection with the use of the New Gen Account.
- AMK is not liable for any incident or any direct or indirect damages (including but not limited to loss of profit or use) or any legal damages arising out of or in connection with the terms of use of the New Gen Account. In any case, AMK is not liable for access to the New Gen Account through the AMK Mobile Banking Application by the Customer himself or by any third party without authorization to change, steal or destroy information in Your AMK Mobile Banking Application, whether by accident or by mistake or by fraud or in any way or as a result of any delay or error not under the control of AMK.