



**ធនាគារអភិវឌ្ឍន៍ជនបទ និងកសិកម្ម**  
**AGRICULTURAL AND RURAL DEVELOPMENT BANK**

**TERMS AND CONDITIONS OF ARDB MOBILE APP**  
**OF**  
**AGRICULTURAL AND RURAL DEVELOPMENT BANK**

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## ABOUT ARDB MOBILE APP

Please read the terms and conditions below carefully. By using this mobile Banking System and the materials from time to time available through this service, you agree to be bound by these terms and conditions. As these terms and conditions may be amended from time to time at the discretion of Agricultural and Rural Development Bank (ARDB) and be posted on this service, you should read them again carefully whenever using this service. You are assumed to have agreed to the revised terms and conditions if you continue to use this service following any changes to these terms and conditions.

These terms and conditions are in addition to the license agreement agreed between you and the relevant software providers (including Google Play and App Store) for use of the Service (the "License Agreement"). In case of any inconsistency or conflict between the License Agreement and these terms and conditions, the latter shall prevail.

## DEFINITIONS

<b>Account:</b>	Refers to every account, opened at ARDB, including Saving Account, Current Account, Fixed Deposit Account or any other accounts of ARDB in both KHR and USD currencies as may be created from time to time.
<b>Biometric Identifier:</b>	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 [ARDB] Mobile APP.
<b>CIF number:</b>	means a unique customer identification number used in [ARDB] systems that you receive during your first account registration with [ARDB].
<b>Customer:</b>	Refers to [ARDB] account holder and non-[ARDB] account holder that acquire one-off services from [ARDB]. All Customers are subject to different forms of due diligence.
<b>Electronic Statement (e-Statement):</b>	Refers to a consolidated banking statement that reflects [ARDB]'s records for a specific period for a Customer's Account on [ARDB] Mobile App. The Electronic Statement is for informational purposes only.
<b>Payment:</b>	Refers to the payment order initiated by user through [ARDB] Mobile App to make a debit of your eligible Account for any payments; for example, to make a payment to vendors and/or merchants, physical or virtual.
<b>Username:</b>	Refers to the identification of user for accessing to [ARDB] Mobile App. It is required to be setup at the first time of activation and to remember for later access.
<b>Personal Information:</b>	Refers to the personal information provided by user to [ARDB], including but not limited to name, national identity number (NID), date of birth, phone number, email, address.
<b>Mobile ID:</b>	Refers to the unique identification number assigned to each [ARDB] Mobile App user during registration.
<b>Mobile Operator:</b>	Refers to the participating mobile telephone network operator.
<b>PIN:</b>	Refer to the unique six (6) digits number used to log in to [ARDB] Mobile APP and to confirm for any Transactions.
<b>Notifications:</b>	Refers to the SMS and in-app push-notifications sent to user on different occasions related to banking transactions, marketing or general alerts sent by [ARDB].

<b>Security Credential:</b>	Refers to and includes passwords, personal or login identification numbers, One-Time-Password (OTP) and other codes and access procedures including short messaging service (SMS) for access to and use of services in [ARDB] Mobile App, provided by ARDB from time to time.
<b>Transaction History:</b>	Refers to the list of all the Transactions entered into or performed within [ARDB] Accounts within a specific period irrespective of the method of performing the transaction.
<b>Scan QR:</b>	Refers to a QR code scanning service in [ARDB] Mobile App that allows users to scan and pay at [ARDB] Pay enabled sales points or to scan QR codes at other [ARDB]'s facilities to process various types of transactions.
<b>GPS</b>	means user location when user login to [ARDB] mobile App

## PRODUCT FEATURES OF [ARDB] MOBILE APP INCLUDED

**Account Management** : Saving/ Current/ Fixed Account/ Wallet Accounts details Mini Statement/ Periodic Statement/ View Account Wallet/ Download account Statements

**Transfers** : Manage beneficiaries/ Own Account Transfers/Within bank transfers

**Bill Payment** : Electricity/water supply/ others Payments

**Mobile TopUp** : Mobile recharge all mobile operator

**Loan** : Loan disbursement/Loan outstanding/Loan Schedule/Loan Repayment

**Schedule**

## BENEFITS

- Digital banking services (ARDB) is easy to do transaction and less time consuming
- Save time, reduce risk of counterfeit bank notes, minimize risk of using cash
- Have an opportunity to use other banking services of ARDB
- Be convenient and secure for making local funds transfer or payments

## TRANSACTION LIMITS

ARDB 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, as part of constant risk mitigation measures.

## ACCESSIBILITY

- Access to ARDB Mobile App is available on individual account holders. The details of which accounts can be designed for ARDB Mobile App access are set out in account's terms and conditions.
- Customers can also apply for ARDB Mobile App at ARDB bank if you wish. A daily transaction limit is set by the Bank or requested by user (subject to approval from ARDB)
- ARDB Mobile App can be used with the internet connection on a mobile device running an operating system supported by ARDB,
  - After registration for ARDB Mobile App, all your individual accounts (single or joint) at the bank will be linked to your app automatically. Some accounts are restricted for fund transfer and bill payments based on account's terms and conditions or account instructions.

## ACCESS LIMIT

A daily transaction limit of transfer is set by the Bank upon your request or directly requested by you (subject to approval from ARDB).

- If there is a change of the threshold of daily limit, you are required to request in writing to ARDB Bank for such a change either increase or decrease daily limit, all transactions conducted through ARDB Mobile App.

## APP PUSH NOTIFICATION

You agree to receive alerts or notification for your ARDB account for certain transaction or for marketing communication from ARDB.

## LANGUAGE

The Khmer and English of these terms and conditions is for reference only. If there is any conflict or inconsistency between the Khmer and the English version, the latter shall prevail.

## CURRENCY

The currencies using in the ARDB are Khmer Riel and US Dollar. If you make payment in cash different from your account balance, the system will automatically converted, bases on the exchange rate quoted by ARDB Bank.

## FEE AND CHARGE

When you use ARDB Mobile App to make particular transactions, ARDB may impose fees and charges. you agree to pay the fees and charges, and you also agree that ARDB may debit those fees and charges directly from your account base on the transactions you made. These fees and charges may be amended by ARDB from time to time. Full details of all current fees and charges are available at ARDB Bank.

## MOBILE PHONE TYPE

Almost all kinds of mobile phones running iOS or Android can be connected with ARDB Mobile App..For Customers already opened saving account at ARDB, can use any kinds of banking services provided in the ARDB Mobile App.

## YOUR SECURITY OBLIGATIONS

You must take all reasonable precautions to keep safe and prevent any fraudulent use of internet browsers or mobile devices and security information. These precautions include:

- Never writing down or otherwise recording your security details in a way that can be understood by someone else;
- Not choosing security details that may be easy to guess
- Taking care to ensure that no one hears or sees your security details when you use it
- Keeping your security details unique ARDB Mobile App
- Not disclosing your security details to anyone, including the police and us
- Changing your security details immediately, if you know, or even suspect, that someone else knows your security details, or if we ask you to
- Once you have logged into the ARDB Mobile App please do not leave your logged-in browser or

mobile device unattended or let anyone else use your browser or mobile device

- Logging out of ARDB Mobile App once you have finished using ARDB Mobile App
- Should never disclose your security details to them or information about your accounts with us.
- Undertake reasonable and adequate precautions to scan for computer viruses or other destructive properties.
- You must not use ARDB Mobile for prohibited business activities.
- You must not use ARDB Mobile App 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.
- You must not act fraudulently or maliciously in relation to ARDB Mobile App or software. As examples, you must not copy, modify, adversely affect, hack into or insert malicious code into ARDB Mobile or software.

## YOUR LIABILITIES

Your e-mail address provided in the enrolment form shall be formally recognized by the bank. If you need to use different one, you are required to give prior notice to the bank.

- You shall be liable for any loss or damage, including losses suffered by yourself, other persons or ARDB Bank. If you act negligently or test to make transactions, invasion, searching, cheating the data, fraudulent directly or indirectly, either alone or participatively. You will face the law even though you act intentionally or unintentionally.
- You agree to comply with all applicable laws, rules and regulations in connection with ARDB Mobile App such as Law on Anti-money Laundering and Combating the Financing of Terrorism.
- You accept and agree that ARDB has the rights to delay, block, or refuse to process any transactions without incurring any liability if we suspect and found that,
  - The transaction might violate any Law of the Kingdom of Cambodia
  - The transaction might directly or indirectly involve with any designated individual or entity prohibition or any illegal activities.
- You shall be fully responsible for ARDB users and password properly and high securely to avoid any unauthorized transaction.
- You shall be fully responsible for all losses or damages caused by unauthorized transactions including sending the inaccurate information...etc.
- The bank shall follow any instruction or transaction made by the ARDB Mobile App user. In case of having an error or late in response to your instruction due to technical issue of information network, you shall inform the bank via your mobile phone or come to the nearest ARDB offices to complete the transaction.
- The bank has the right to control and follow or not follow your instruction or transaction according to the laws and our policies in place.

## DISCLOSURE

The bank reserves the rights to disclose the information concerning with your account in cases below:

- There is requirement from the competence authorities e.g., National Bank of Cambodia etc.
- Audit purpose, and
- Other cases with the approval from you and in accordance with the Law of Kingdom of Cambodia

## DISPUTES AND RESOLUTIONS

We accept that sometimes we can get things wrong, and when this happens, we're determined to make them right again. If you believe that funds have been lost, there is any error in transactions, or you lose your mobile phone or device, you should contact our Call Center immediately or visit to ARDB bank.

## GOVERNING LAW

These terms and conditions are governed by the laws of the Cambodia. The parties submit to the non-exclusive jurisdiction of the Cambodia courts.