

Card Value Proposition Terms and Conditions

1. Spend and Save

1.1. Eligibility

- This promotion is exclusively for both principal and supplementary cardholders of the BRIDGE Visa Reserve Credit Card.

1.2. Shangri-La Circle (SLC) Point

- For every successful transaction of USD 50 from 1 July 2025, principal and supplementary cardholders will earn 1 SLC Point based on their individual spending. The USD amount will be applied as the equivalent in Khmer Riel (KHR) based on the fixed rate of USD1 = KHR4,000.00
- There is no cap on the number of SLC Points earned.
- SLC Points will be credited to the cardholder's Shangri-La Circle membership account before the 15th of the following month upon successful completion of the transaction and verification of eligibility.

1.3. Refunded Transaction

- In the event of a refund transaction, where a cardholder initially spent an eligible amount to earn SLC Points, however, the amount was later refunded by the merchant including but not limited to tax refunded transaction, BRIDGE Bank reserves the right to reverse/deduct the corresponding Points, which will be reflected in the Points scheduled to be credited in the following months.

1.4. Usage Terms

- If the eligible cardholder has not provided his/her Shangri-La Circle membership number to BRIDGE Bank, the cardholder shall not be able to benefit from the promotion or the program's benefits. BRIDGE Bank will only provide the SLC Point(s) to the cardholder for the transaction calculated from the date of receiving the Shangri-La Circle membership number.
- The promotion and program's benefits are non-transferable, non-cumulative, not exchangeable for cash or cannot be used in conjunction with any other promotions excluding any benefit that is directly offered by Shangri-La Circle.
- Terms and conditions of Shangri-La Circle apply.

1.5. Support and Inquiry

- If any enquiries on Shangri-La Circle membership, the cardholder should contact Shangri-La Circle Member Services directly through shangri-la.circle@shangri-la.com.
- If you need more information, require any support, or encounter any issues, please reach out to us at:

Phone: 1800 202 999 or 098 202 999

Email: info@bridgebank.com.kh

Facebook Messenger: BRIDGE Bank

1.6. Amendment and Interpretation

- BRIDGE Bank reserves the right to change Terms and Conditions at any time including but not limited to, changes in the type of card product offered, calculation mechanism or end this promotion without prior notice to cardholders.
- All interpretations of these Terms and Conditions shall be at the sole and absolute discretion of BRIDGE Bank and Shangri-La Circle. In case of any dispute over the interpretation of these Terms and Conditions, the decision of BRIDGE Bank and Shangri-La Circle is final.

2. Shangri-La Circle Membership Offer

2.1. Eligibility

This promotion is eligible for both principal and supplementary cardholders of the BRIDGE Visa Reserve Card and applies to all purchases made using this card.

2.2. Shangri-La Circle Membership

- Eligible principal and supplementary cardholders will be granted Shangri-La Circle membership in accordance with their individual qualified annual total spending as below:

Spending Requirement	Offer
USD1,000,000 to USD1,499,999	Shangri-La Circle Jade membership plus 10,000 SLC Points
USD1,500,000 or above	Shangri-La Circle Diamond membership plus 50,000 SLC Points

- The spending amount shall be calculated in USD currency (the USD currency will be applied as an equivalent in Khmer Riel (KHR) based on the fixed rate of USD1 = KHR4,000.00). All spending will be calculated based on the full calendar year, from 1 July to 31 December 2025, regardless of the card issuance date.
- The spending amount cannot be carried forward to the following year.
- For eligible cardholders who receive Jade or Diamond membership, Shangri-La Circle will update the membership status in their membership account before the 15th day of the following month when they meet the program criteria.
- The SLC Points will be credited in the members' account before the 15th day of the following month when they meet the program criteria.

2.3. Usage Terms

- The Shangri-La Circle membership granted under this promotion is valid until 31 December 2026.

- Eligible cardholders who meet the program criteria and are existing Shangri-La Circle Jade or Diamond members with their membership expiring on 31 December current year will have their respective Jade or Diamond membership extended to 31 December following year.
- The renewal criteria after the above mentioned validity period are subject to the Shangri-La Circle terms and conditions.
- If the eligible cardholder has not provided his/her Shangri-La Circle membership number to BRIDGE Bank, the cardholder shall not be able to benefit from the promotion or the program's benefits. BRIDGE Bank will only provide Shangri-La Circle membership and SLC Points to the cardholder from the date of receiving the Shangri-La Circle membership number.
- The promotion is non-transferable, non-cumulative, not exchangeable for cash and cannot be used in conjunction with any other promotions excluding any benefit that is directly offered by Shangri-La.
- Terms and conditions of Shangri-La Circle apply.

2.4. Support and Inquiry

- If you need more information, require any support, or encounter any issues, please reach out to us at:

Phone: 1800 202 999 or 098 202 999

Email: info@bridgebank.com.kh

Facebook Messenger: BRIDGE Bank

2.5. Amendment and Interpretation

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3. Exclusive Upgrade to Shangri-La Circle Jade Membership

3.1. Eligibility

- This promotion is eligible for both principal and supplementary cardholders of the BRIDGE Visa Reserve Card.

3.2. Shangri-La Circle Membership

- Principal and supplementary cardholders are required to stay for 10 qualifying paid nights at any participating Shangri-La, Kerry, JEN and Traders hotel in a calendar year for upgrade to Shangri-La Circle Jade membership.

- Qualifying paid nights are hotel stays under Qualifying Rooms Rates, excluding long stay rates and room awards redemption rates, which will count toward qualification for upgrade to Shangri-La Circle Jade membership.
- To enjoy this offer, cardholders must settle the payment at check-out by using their BRIDGE Visa Reserve Card.

3.3. Usage Terms

- Cardholder should provide their Shangri-La Circle membership number to BRIDGE Bank as registration for this benefit prior to the stay. By registering for this benefit, cardholders agree to accept all Terms and Conditions as outlined in Clause 3.
- If the eligible cardholder has not provided his/her Shangri-La Circle membership number to BRIDGE Bank, the cardholder shall not be able to benefit from the promotion or the program's benefits.
- For cardholders who register for the offer before the end of the month, the effective registration date will be the 15th of the following month and cardholders may start accumulating qualifying paid nights from that day.
- The membership upgrade will be done before the 15th day of the following month after the completion of the 10th qualifying night stay.
- The Jade membership upgrade offer is only applicable for the current membership year. The renewal criteria for the next membership year are subject to the Shangri-La Circle terms and conditions.
- The offer is not applicable for Shangri-La Circle Jade membership renewal.
- The promotion and program's benefits are non-transferable, non-cumulative, not exchangeable for cash or cannot be used in conjunction with any other promotions excluding any benefit that is directly offered by Shangri-La.
- Terms and conditions of the Shangri-La Circle Program apply.

3.4. Support and Inquiry

- If any enquiries on Shangri-La Circle membership, the cardholder should contact Shangri-La Circle Member Services directly through shangri-la.circle@shangri-la.com.
- If you need more information, require any support, or encounter any issues, please reach out to us at:
Phone: 1800 202 999 or 098 202 999
Email: info@bridgebank.com.kh
Facebook Messenger: BRIDGE Bank

3.5. Amendment and Interpretation

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calculation mechanism or end this promotion without prior notice to cardholders.

- All interpretations of these Terms and Conditions shall be at the sole and absolute discretion of BRIDGE Bank and Shangri-La Circle. In case of any dispute over the interpretation of these Terms and Conditions, the decision of BRIDGE Bank and Shangri-La Circle is final.

4. Airport Lounge Access

4.1. Eligibility

- This program is exclusively for cardholders of the following cards:
 - BRIDGE Visa Reserve Credit Card (both principal and supplementary),
 - BRIDGE Visa Platinum Credit Card (both principal and supplementary),
 - BRIDGE Visa Platinum Debit Card
 - BRIDGE CSS Premier Debit Card

4.2. Usage Terms and Restriction

- This benefit is exclusively for the eligible BRIDGE cardholder and cannot be extended to any accompanying guests.
- The program is non-transferable, non-cumulative, not exchangeable for cash or other products and cannot be used in conjunction with any other promotions, discounted items.

4.3. Support and Inquiry

- If you need more information, require any support, or encounter any issues, please reach out to us at:

Phone: 1800 202 999 or 098 202 999

Email: info@bridgebank.com.kh

Facebook Messenger: BRIDGE Bank.

4.4. Amendment

BRIDGE Bank reserves the right to change Term and Conditions at any time including but not limited to, changes in the type of card product offered, calculation mechanism or end this promotion without prior notice to cardholders.

5. Annual Health Check-up

5.1. Eligibility

- This annual health check-up benefit is available for eligible BRIDGE cardholders in partnership with Singapore Medical Center which applicable to the following cardholders with and without conditions in according to the program features:
 - BRIDGE Visa Reserve Credit Card (both principal and supplementary)
 - BRIDGE Visa Platinum Credit Card (both principal and supplementary), and
 - BRIDGE Visa Platinum Debit Card.

5.2. Health Check Up Packages Offer

- Cardholders of the BRIDGE Visa Reserve Credit Card are entitled to an annual health check-up under the Comprehensive package from Singapore Medical Center, automatically provided as part of the card benefits.
- Cardholders of the BRIDGE Visa Platinum Cards are entitled to an annual health check-up under the Foundation package from Singapore Medical Center upon

meeting an annual card spending threshold of USD 12,000.00 (in word of twelve thousand Dollars).

5.3. Usage Terms and Restriction

- This program is not applicable to BRIDGE Bank staff who hold a BRIDGE Visa Reserved Credit Card and BRIDGE Visa Platinum Debit/ Credit Card.
- For any health check-up packages beyond BRIDGE bank coverage, Singapore Medical Center reserves the right to charge the customer directly for the services.
- The annual health check-up must be utilized by 31 December 2025. Any unused benefits beyond the validity date shall be forfeited.
- This benefit is exclusively for the cardholder and cannot be extended to any accompanying guests.
- The promotion is non-transferable, non-cumulative, not exchangeable for cash or other products and cannot be used in conjunction with any other promotions, discounted items, and fixed price items (unless specified otherwise).

5.4. Support and Inquiry

- If you need more information, require any support, or encounter any issues, please reach out to us at:

Phone: 1800 202 999 or 098 202 999

Email: info@BRIDGEbank.com.kh

Facebook Messenger: BRIDGE Bank.

5.5. Amendment

- BRIDGE Bank and Singapore Medical Center reserve the right to change Term and Conditions at any time including but not limited to, changes in the type of card product offered, calculation mechanism or end this promotion without prior notice to cardholders.