

“Christmas Cheer from KBZ!” Campaign Terms and Conditions

1. Kanbawza Bank has set the “Christmas Cheer from KBZ!” campaign period from December 23, 2024 to December 31, 2024.
2. This Campaign is available to customers who open Fixed Deposit, Instant Cash Fixed Deposit, Monthly Growth Fixed Deposit, and e-Fixed through i/mBanking (90 days and 180 days) and; customers whose Fixed Deposit, Instant Cash Fixed Deposit, e-Fixed through i/banking, and Monthly Growth Fixed Deposit accounts (90 days and 180 days) are on Auto Roll-over and customers who want to open and use Credit Card (MPU & VISA).
3. During this period, Customers who open Fixed Deposit, Instant Cash Fixed Deposit, Monthly Growth Fixed Deposit and e-Fixed through i/mBanking (90 days and 180 days), and customers whose Fixed Deposit, Instant Cash Fixed Deposit, e-Fixed, and Monthly Growth Fixed Deposit accounts (90 days and 180 days) are on Auto Roll-over will be entitled to an additional interest rate of 0.25% in addition to the current interest rate set by Kanbawza Bank.
4. During this Campaign Period, customers who want to open and use a Credit Card (MPU & VISA) will be able to open and use the Credit Card (MPU & VISA) for free.
5. During this Campaign Period, Customers who open Fixed Deposit, Instant Cash Fixed Deposit and Monthly Growth Fixed Deposit (90 days and 180 days) or apply for a new KBZ Credit Card (MPU & VISA) at any of the seven (7) designated KBZ branches in Yangon, Mandalay, Taunggyi and Nay Pyi Taw (Taunggyi-1, Mingalar Mandalay-22, Mandalay-30, Nay Pyi Taw-5, Kamayut, Yangon Branch 206 (IBD), Myaynigone) will also receive special gifts from KBZ Bank. The number of special gifts for the promotion period is limited, so customers will not be able to receive the special gift after the limit is exceeded.
6. KBZ employees will not contact participants in the Campaign to ask for OTP, PIN, or KBZ Bank Account information.
7. Customers are strictly forbidden to cheat in any other form or manner during this Campaign. KBZ Bank has the right to cancel and/or ban any Customer who is suspected to be cheating in any form and/or manner. In the event of any dispute arising between KBZ Bank Customers and KBZ Bank regarding this Campaign, such dispute will be examined carefully and finally resolved by the authorized officers of KBZ Bank without any prejudice to the statutory rights of the Customer.
8. Customer acknowledges and agrees that there is no right to receive any compensation as a result of cancellation or termination of this Campaign for some reasons and/or variation to these terms and conditions without giving any notice.
9. KBZ Bank, at any time, shall have the right to amend or cancel or terminate the terms and conditions and or Campaign and the benefits or features regarding this Campaign conditionally for some reasons without giving any notice.
10. All normal KBZ Bank terms and conditions apply.

11. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of the Union of Myanmar.
12. KBZ reserves the right to revise initiatives introduced in response to COVID-19 and natural disasters or force majeure events at any time, as the situation evolves. KBZ will not be liable to the Customer or any other party or be considered in breach of these Terms and Conditions for a failure to perform, or delay in performing, any such obligation set out in these Terms and Conditions while those circumstances continue.
13. These terms and conditions are made in both English and Myanmar and both versions shall be equally authentic and effective. In case of any discrepancy between the two versions, the Myanmar version shall prevail.