

General FAQs for Visa Debit Card

1. What is Wing Bank Visa Debit Card?

ANSWER: Wing Bank Visa Debit Card is the international card which allows customer to transact retail purchase, online purchase, and cash withdrawal worldwide with Visa acceptance and get the source of fund from your saving/current account. Wing Visa Debit cards can also be used to withdrawal cash, fund Transfer, balance inquiry, mini statement and PIN change nationwide at any CSS member's ATMs. Wherever CSS logo is available either merchant or ATM, your Wing Visa Debit is accessible.

2. Who is eligible for Wing Bank Visa Debit Card?

ANSWER: All customers who have Wing Bank Saving or Current Account.

3. How many types of Wing Visa Debit Cards?

ANSWER: There are three types of Wing Visa Debit Cards,

- Virtual Visa Debit card (create on Wing Bank app instantly)
- Physical numberless visa debit classic (no card credential display on card)
- Personalized visa debit card (have card credential display on card).

4. How and where to get Wing Bank Visa Debit Card?

ANSWER: You can get the Wing Bank Visa Debit Card as below:

- Visa Virtual: create on Wing Bank app instantly
- Visa Debit Numberless: Wing Bank Branches
- Visa Debit Personalize: Wing Bank Branches

5. Where and how can I use my Wing Bank Visa Debit Card?

ANSWER: You can use your Wing Bank Visa Debit card at any merchant outlets that Visa brand is accepted worldwide and also can use for online purchase. You may use visa debit to withdraw cash or make balance inquiries at any ATMs locally and globally which Visa accepts.

6. What are the fee charge of Wing Bank Visa Debit Card?

CARD SERVICE FEES & LIMITATION	
Issuance Fee	Free
Card Annual Fee	6\$
Purchase Limit Amount per day (POS/eCom)	5,000\$
Purchase Transaction Limit - per day (POS/eCom)	Unlimited
Online Purchase Fee- per txn	Free
Cash Withdrawal Limit Amount per day	Up to 5,000\$
Maximum Cash Withdrawal Transactions - per day	5 times

Cash withdrawal Fee at Own Bank's ATM - per txn	Free
Cash Withdrawal at other banks's ATM - per txn	2% of amount withdrawal, min \$5
Cash Withdrawal at CSS member bank ATM- per txn	Depend on fee charge from other CSS member bank
Purchase/Cash Withdrawal in non-USD - per txn	2.5% for currency conversion
Transaction Decline at Own Bank's ATM - per txn	Free
Transaction Decline at other Bank's ATM/POS/eCom - per txn	Free
Balance Inquiry at other Bank's ATM/POS - per txn	\$0.50
Card replacement fee - per time	6\$
Change Wing Card PIN - per txn	Free
Card Issuance Limit (Per CIF)	5 Cards

7. How long does it take to receive a Wing Bank Visa Debit Card?

ANSWER:

- For Virtual Visa Debit Card and Physical Numberless Visa Debit Classic Card, you can get it instantly.
- For personalized visa debit card, you need to wait for 5 working day.

8. How to request Virtual Visa/Master Debit card via Wing App?

- Open Wing Bank App
- Click on “Card” bottom
- Click on “+”
- Click Create Online Card
- Chose card brand to be requested (Visa or Mastercard)
- Click on “Create Visa Card”
- Click “ok”
- Select Wing Bank account number, phone number, and tick on agree to T&C
- Confirm and input PIN Code

9. What do I need to do after I received my visa debit card?

Answer: customers need to link and activate Visa Debit Card.

10. How to link and activate Wing Visa Debit card?

ANSWER: you can link and activate the card via Wing Bank App and ATM

Activated by ATM/CRM

- Insert the card
- Select Language
- Main Menu
- Select “Card Activation”
- Enter New 6 digits PIN Card

- Re-Enter New 6 digits PIN Card
- Enter your temporary PIN which sent to your phone number
- Your Card has been Activated

Activated by Wing Bank App

- Open Wing Bank App
- Click on “Card” bottom
- Tap “+” New Card
- Tap “Link Card”
- Scan Tracking Number’s QR Code or input the number manually
- Tap “I agree with Terms and Conditions” and tap “Confirm”
- Input valid 4 digits PIN to continue
- Card Successful linked and tap “Go to Card”
- Tap “Activate Now”
- Set up New 6 digits PIN Card
- Confirm 6 digits PIN Card
- Input account PIN 4 digits to confirm
- Card is Activated

Remark: Make sure the account to be linked with Debit/Credit card was linked in the Mobile app.

11. How can I do if I cannot link the card in Wing Bank App?

Answer: There are 3 main reasons that cannot link the card in Wing Bank App:

1. The CASA account link with card does not exist in Wing Bank App. Please link your account into your Wing Bank App, then relink your card.
2. The QR code or Tracking Number is not belong to yours.
3. The QR code or Tracking Number is already used.

12. Can I use Wing Visa Debit Card if my account is joint account?

ANSWER:

- Joint account holder with condition “any one to sign” can apply for separate Wing Bank Visa Debit card (two applications) with different PIN and signature.
- Joint account holder with condition “Both to sign” will not be able to apply Wing Visa Debit Card.

13. How can I do if my card is expired?

ANSWER: You will be notified by the Bank 30th days before card expiry date. Please visit any Wing Bank branch for card renewal.

14. What should I do if my Wing Bank Visa Debit Card is stolen or lost?

ANSWER: You can immediately: block your Visa Debit Card through Wing Bank App, call to call center via 023 999 989 or 012 999 489 or visit any nearest branches to block your Visa card.

13. How can I know that my online transaction is secured?

ANSWER:

- All card settings are available on Wing Bank App with high security protection and EMV 3D secure 2.0 for your online purchasing and Cardholder can set up purchase limit and withdrawal limit for better control of your card usage via Wing Bank App.
- Notification alert via purchase online, e-commerce, or ATM withdrawal.
- One-Time-Password(OTP) generated will be push on Wing Bank App for every online transaction at 3D secured merchant.
- Numberless Visa card, which anyone cannot see your card number, CVV2, and expiry date to make online purchase.

15. Where can I find the fee and charges imposed by Wing Bank Visa Debit Card?

ANSWER: You can check the fee and charges and transaction fee in www.wingbank.com.kh, come to the nearest branches or Wing Agent to get the leaflet.

16. What should I do to get OTP for my online transaction if I am abroad or if my phone cannot receive OTP?

ANSWER: No worry, please get access to your Wing Bank App, the OTP will be push on your Wing Bank App for online transaction.

17. What should I do if my account is overcharged?

ANSWER: Please report to the bank immediately via 023 999 989 or 012 999 489.

18. What should I do if I forgot my PIN?

ANSWER: You can re-set your PIN via Wing Bank App or visit nearest branches.

19. What do I need to do after receiving my Visa Debit Card?

ANSWER: customers need to link and activate Visa Debit Card by themselves.

20. How long is the Wing Visa Debit Card Valid?

ANSWER: The Validation is 5 years.

General FAQs for Visa Credit Card

1. What is Wing Bank Visa Credit Card?

ANSWER: Wing Bank Visa Credit Card is the international card which allows customer to transact retail purchase, online purchase, and cash withdrawal worldwide with Visa acceptance with provided a certain approval limit from the bank and pay back after receiving billing statement with free interest rate up to 55 days

2. How many types of Wing Bank Visa Credit Card?

ANSWER: There are 2 types of Wing Bank Visa Credit Card: Wing Bank Visa Gold Credit Card, and Wing Bank Visa Platinum Credit Card.

3. What are the fee charge of Wing Bank Visa credit Gold and Platinum?

ANSWER:

Visa Credit Card	Platinum	Gold
Annual Fee (Primary)	250\$	50\$
Annual Fee (Supplementary)	50\$	10\$
Card replacement fee	15\$	10\$
Cash Advance Fee	2% or Min USD5	2% or Min USD5
Cash Advance Interest	2% per month	2% per month
Purchase Interest	1.5% per month	1.5% per month
FX Fee	2.5% of transaction amount	2.5% of transaction amount
Late Payment Charge Fee	5% of minimum repayment amount	5% of minimum repayment amount

4. What are the benefit of using Wing Bank Visa Credit Gold and Platinum?

ANSWER:

- A convenient way to manage your fund.
- Make payment via POS and online worldwide wherever VISA accepted
- Cash Advance up to 100% of a credit line from ATMs worldwide wherever VISA accepted*
- Enjoy exciting promotions at VISA participated merchant program worldwide
- Spend now and pay later without interest charges up to 55 days
- Get alert every transaction made
- Card control and billing repayment are available on Wing Bank App
- Allow up to 5 supplementary cards for family members
- Enjoy eco-friendly by holding a card made from 94% plant material

- Customer Service support 24/7
- Global airport lounge access (2 times per year for Gold, 8 times per year for Platinum)
- Travel Insurance coverage (up to USD500,000 for Gold, up to USD1,000,000 for Platinum)**.

Remark: *daily/transaction limit are set.

**travel insurance's terms & conditions applies

5. How much does the bank offers credit limit to cardholder?

ANSWER: the bank offers credit limit base on your monthly income and your credit profile/history.

- Up to USD 50,000\$ for visa credit card Platinum
- Up to USD 5,000\$ for visa credit card Gold.

6. Who is eligible for Wing Bank Visa Credit Card?

ANSWER: All Wing Bank customers with full KYC and requirement.

7. What are the eligible/required documents to apply Wing Bank Visa Credit Card?

No	Description	Requirement	
		Unsecured Card	
		Visa Platinum	Visa Gold
1	Minimum Income (Gross Salary/Profit)	USD 2,000	USD 200
2	Proof of Income	a. Employees - Employment letter including name, salary, position, and length of minimum working period - Bank statement for the last 3 months - Salary slips for the last 3 months - Additional documents if any b. Business Owners - Income statement for the last 1-year period or bank statement for 6 months - House rental contract - Business license/patent - Additional documents if any	
3	Bank Statement	Last 3 months of Bank Statement	
4	Nationality	Cambodian or Foreigner	
5	Age-Primary Cardholder	Minimum 18 Years Old	
6	Age-Supplementary Cardholder	Minimum 15 Years Old	
7	Proof of Identification	Cambodian National Identity Card or Passport	
8	For Foreigner Only	Residence with valid Visa entry and living period in Cambodia longer than 182 Days/ Employment Contract/ Business Registration. (Note: currently foreigner can apply only Secure Credit Card)	
9	Other Guarantee (Optional)	Company / Personal Guarantee Letter	

No	Description	Requirement	
		Secured Card	
		Visa Platinum	Visa Gold
1	Collateral Type	Have Savings /Current Account/ Fixed Deposit with Wing Bank	
2	Fixed Deposit Collateral Type	At least 6months term with rollover condition	
3	Gold/ Platinum Credit Limit Secure	90% of Collateral placement	
4	Nationality	Cambodian or Foreigner	
5	Age-Primary Cardholder	Minimum 18 Years Old	
6	Age-Supplementary Cardholder	Minimum 15 Years Old	
7	Proof of Identification	Cambodian National Identity Card or Passport	
8	For Foreigner Only	Residence with valid Visa entry and living period in Cambodia longer than 182 Days/ Employment Contract/ Business Registration.	

8. How can I apply Wing Bank Visa Credit Card?

ANSWER: You just Visit your nearest Wing Bank branches or contact us via our hotlines: +855 23 999 989/012 999 489 for more information.

9. How to activate Visa Credit Card?

ANSWER: you can activate the Visa Credit card via Wing Bank App and ATM

Activated by ATM

- Insert card
- Select Language
- Main Menu
- Select “Card Activation”
- Enter New 6 digits PIN Card
- Re-Enter New 6 digits PIN Card
- Enter your temporary PIN which sent to your phone number
- Your Card has been Activated
-

Activated by Wing Bank App

- Tap “Card”
- Tap “+” New Card
- Tap on “Link Card”
- Scan QR code or input tracking number
- Tap “I agree with Terms and Conditions” and tap “Confirm”
- Input valid 4 digits PIN to continue
- Card successful linked and tap “Got to Card”
- Tap “Activate Now”
- Set up New 6 digits PIN Card
- Confirm New 6 digits PIN Card
- Input account PIN 4 digits to confirm

- Card is activated

Remark: Make sure the account to be linked with Debit/Credit card was linked in the Mobile app.

10. If I don't have any Wing Bank account, can I apply for credit card?

ANSWER: No, you cannot.

11. How long is the Wing Visa Credit Card Valid?

ANSWER: Validation date is 5 years.

13. How can I pay my Credit Card Billing?

ANSWER: You can settle your credit card billing by as following:

1. Auto debiting from your Saving or Current account
 - Make sure your account has enough balance or you can deposit to your account 3 days before due date as auto debit will perform 3 days before due date.
 - After auto debit perform successful, the credit limit will increase immediately (Real Time) and you can enjoy using your Wing Visa Credit Card
2. Manual Repayment on Wing Bank App
 - Open Wing Bank App
 - Click "Bill Payment"
 - Input biller code "6024" or input "Wing Credit Card"
 - Select "My Account" to be source of funds for repayment
 - Input "Payment ID" and amount to be paid will be displayed, it's adjustable
 - Click "Pay" and reconfirmed the amount to be paid
 - Enter the account passcode (4 digits) to authorize the repayment
 - Payment completed, credit card balance increase (Real time)
 - you can enjoy using your Wing Visa Credit Card
3. Wing Agent/Master Agent, or at any Wing Bank branches
 - Go to the nearest Wing Cash Xpress (WCX) outlet
 - Inform agent's staff that you want to pay the Wing Credit Card bills
 - Provide your Payment ID, phone number and repayment amount
 - Give cash to Wing Cash Xpress (WCX)
 - Payment completed, credit card balance increase (Real time)
 - you can enjoy using your Wing Visa Credit Card
4. Pay at the Wing Bank Counter

12. Can I pay to exceed the amount on my billing?

Answer: Yes, you can. The exceeded amount will be judged as your own fund, and it will increase your available credit limit.

13. When is the payment due date of the billing statement?

ANSWER: up to 25 days after statement date (not move to next working day if fall in weekend/public holiday),

14. Is there any fee charge for Wing Credit card repayment?

ANSWER: There is no any fee charge for Wing Credit Card payment.

15. When late payment will be charge?

Answer: Late payment is 5% of minimum repayment amount subject to charge after payment due date.

16. How many supplementary cards can I request?

ANSWER: Up to 5 supplementary cards.

17. What should I do if I do not receive my monthly credit card statement?

ANSWER: if you don't receive your monthly credit card statement on every 21th of each month, please contact to 023 999 989 or 012 999 489 immediately or you can check on your Wing mobile App.

18. How many options for repayment? Can I change my repayment option?

ANSWER: There are 2 options such as full repayment or minimum repayment (where Min. repayment can be 10%, 20%, or 50%). Yes, you can change repayment option by visit any nearest branch.

19. What should I do if my Wing Bank Visa Credit Card Stolen or lost?

ANSWER: You can immediately: block your Visa Credit Card through Wing Bank App, call to call center via 023 999 898/012 999 489 or visit any nearest branches.

20. How can I know that my online transaction is secured?

ANSWER:

- All card settings are available on Wing Bank App with high security protection and EMV 3D secure 2.0 for your online purchasing and Cardholder can set up purchase limit and withdrawal limit for better control of your card usage via Wing Bank App.
- Notification alert via purchase online, e-commerce, or ATM withdrawal.
- One-Time-Password(OTP) generated will be push on Wing Bank App for every online transaction at 3D secured merchant.

21. What is the billing statement date?

ANSWER: Every 21th of each month.

22. What should I do to get OTP for my online transaction if I am abroad or if my phone cannot receive OTP?

ANSWER: No worry, please get access to your Wing Bank App, the OTP will be sent to your Wing Bank App for online transaction.

23. How much can I withdraw cash from my credit card?

ANSWER: You can withdraw cash 100% of your available credit limit.

Remark: daily/transaction limit are set.

24. How can I receive the monthly credit card billing statement?

ANSWER: Your monthly credit card billing statement will be automatically sent to your personal email which you addressed in the application form and it's also available on Wing Bank app too.

25. Can I use my credit limit immediately after repayment?

ANSWER: Yes, your credit limit will be restored immediately after successful repayment.

26. What should I do if I want to close my credit card?

ANSWER: Require to settle all outstanding balance before closure.

Travel Insurance Section

1. How can I entitle the travel insurance?

Answer: you must have Wing Visa Credit Card and your Wing Visa Credit card shall be used as primary funding of the entire trip; customers must pay for any travel-related expenses. Such as buying a plane ticket, booking a hotel, renting a car, refueling, etc

2. If customer did not use his Wing Visa Credit card to pay for any travel related expenses, such as buying a plane ticket, booking a hotel or renting a car, and he got an accident on the way to airport, does the insurance company cover?

Answer: Base on the Policy, the insurance company will not cover for any expense.

3. If customer use the card to buy air ticket or book a hotel, and customer forget his card at home. If the customer got an accident, does the insurance company cover?

Answer: Yes, but please remember your first 8 digits card number (BIN Number).

4. If I travel with my spouse and my 3 children does the insurance company cover?

Answer: base on the Policy Wording stated travel insurance will include any spouse and/or dependent children (up to 4 members including cardholder), not yet 76 year old who are travelling with cardholder on a journey from his/her principle country of residence with pre-

assigned ticket. Additional suggestion: our sale should introduce customer request visa card for both spouses to enjoy the full benefit for the whole families.

5. What if the husband / wife is in danger but we as a couple do not have a marriage certificate, can I claim compensation?

Answer: base on the policy wording, stated If the spouse does not have a marriage certificate, they are required to prove that they have actually lived together at the same address (at least one year).

6. What is the maximum amount of travel insurance cover?

Answer: Travel Insurance coverage (up to USD500,000 for Gold, up to USD1,000,000 for Platinum or Infinite Card). *Remark: travel insurance's terms & conditions applies*

7. Is it cover to my family member? Who & How many?

Answer: Travel insurance will include any spouse and/or Dependent Children (up to 4 members include cardholder), not yet 76 years old who are all travelling with cardholder on a journey from his/her principle country of residence with pre-assigned ticket.

8. If I cannot speak English, what should I do?

Answer: Please contact to Infinity Tel: 012 700 111. They will help to coordinate.

9. If cardholder cancel the fly by cardholder bodily injury or suffering illness; the death, bodily injury or illness of spouse, or relation, can I make a claim?

Answer: you can claim your expense such as airfare or hotel booking cost.

10. If I got an accident or illness during my travel and I have paid for all the cost, how can I claim the costing back?

Answer: Please contact to CRAWFORD by Tel: +65 6632 8639 or Email: upi_cambodia@broadspire.asia to get the claim form. Please do not forget attach with document related to your expanse.

11. If I got the travel delay causing by weather such as rainstorms or big snow, can I claim?

Answer: Yes. Please submit the require documents such as Airline News on Flight Delay to CRAWFORD by Tel: +65 6632 8639 or Email: upi_cambodia@broadspire.asia. Please check the FAQ #16 about the summary of benefits, limits of liability and excesses.

12. Why I need to fill in and submit the claim form?

Answer: Without the Claim form and supporting document you cannot claim the cost you have spent.

13. When I lost my baggage while traveling, did the insurance company pay for it?

Answer: The insurance company pays in accordance with the benefits of each card type used by the customer, requiring the customer to have documents / proof. Please check the FAQ #16 about the summary of benefits, limits of liability and excesses.

Ex. If you have lost your suitcase at the airport, please contact Lost and Found at the airport for confirmation.

Ex. If you lose your passport, please contact the embassy in that country.

Ex. If you have lost documents, please contact the local authority in that area.

14. If I stay in the hospital for a month, can I claim compensation?

Answer: After discharge from the hospital, you have up to 30 days to notify CRAWFORD and up to 90 days to complete the CLAIM FORM, all relevant billing documents submitted to CRAWFORD.

15. If I got positive Covid-19 during my oversea trip, Does the insurance cover?

Answer: Yes it does. Please contact International SOS via Tel: +66 2 2057721 (24H/7) immediately for further treatment procedures.

16. What are the travel insurance cover?

Answer: summary of benefits, limits of liability and excesses

អត្ថប្រយោជន៍/BENEFITS	វីសា Gold(ជាដុល្លារអាមេរិក)/VISA GOLD (IN USD)	វីសា Platinum(ជាដុល្លារអាមេរិក)/VISA PLATINUM(IN USD)	វីសា Infinite(ជាដុល្លារអាមេរិក)/VISA INFINITE(IN USD)	ប្រាក់/ ពេលវេលា ដែលម្ចាស់កាត ទទួលបានត្រូវខ្លួនឯង ជាដុល្លារ ប្រចំនួនដង /Excess per cardholder per event in USD/Time
សេវាប្រឹក្សាយោបល់វេជ្ជសាស្ត្រ និង ការធ្វើដំណើរ MEDICAL AND TRAVEL ASSISTANCE SERVICES	មិនមានកំណត់ទំហំសំណង/BENEFIT LIMIT NOT APPLICABLE TO THIS SECTION	មិនមានកំណត់ទំហំសំណង/BENEFIT LIMIT NOT APPLICABLE TO THIS SECTION	មិនមានកំណត់ទំហំសំណង/BENEFIT LIMIT NOT APPLICABLE TO THIS SECTION	គ្មាន N/A
ការចំណាយវេជ្ជសាស្ត្រ/MEDICAL EXPENSES	រហូតដល់ ២៥០.០០០/ Up to 250,000	រហូតដល់ ៥០០.០០០/ Up to 500,000	រហូតដល់ ៥០០.០០០/ Up to 500,000	១០០ដុល្លារ/\$100
ការចំណាយលើការបញ្ជូនចេញ និងការដឹកនាំកូនក្រីក្រ / ការដឹកជញ្ជូនសាកសព / ការវិលត្រឡប់របស់កុមារនៅក្នុងបន្ទុក/EVACUATION AND REPATRIATION EXPENSES/ TRANSPORTATION OF MORTAL REMAINS/ RETURN OF DEPENDENT CHILDREN	រហូតដល់ ២៥០.០០០/ Up to 250,000	រហូតដល់ ៥០០.០០០/ Up to 500,000	រហូតដល់ ៥០០.០០០/ Up to 500,000	១០០ដុល្លារ/\$100
ក្នុងករណីគ្រោះថ្នាក់ដល់ជីវិត(ធានាពេញ)(លើកលែងកុមារអាយុស្មើ ឬតិចជាង 16 ឆ្នាំ សំណង ត្រូវបានកំណត់ត្រឹម 3,000ក្នុងម្នាក់) PERSONAL ACCIDENT—FULL COVER (CHILDREN AGED 16 AND UNDER DEATH)	រហូតដល់ ២៥០.០០០/ Up to 250,000	រហូតដល់ ៥០០.០០០/ Up to 500,000	រហូតដល់ ១,០០០,០០០/ Up to 1,000,000	មិនមាន NOT APPLICABLE
ប្រាក់ឧបត្ថម្ភពេលសម្រាកនៅមន្ទីរពេទ្យ អតិបរមា៣០ ថ្ងៃ/HOSPITAL DAILY BENEFIT 30 Days	ក្នុងមួយថ្ងៃ១០០/ 100 PER DAY	ក្នុងមួយថ្ងៃ២០០/ 200 PER DAY	ក្នុងមួយថ្ងៃ២០០/ 200 PER DAY	មិនមាន NOT APPLICABLE
ទំនួលខុសត្រូវផ្ទាល់ខ្លួន/PERSONAL LIABILITY	រហូតដល់ ៥០០.០០០/Up to 500,000	រហូតដល់ ១.០០០.០០០/Up to 1,000,000	រហូតដល់ ១.០០០.០០០/Up to 1,000,000	មិនមាន NOT APPLICABLE
ការបាត់បង់វត្ថុ និងរបស់របរផ្ទាល់ខ្លួន/LOSS OF BAGGAGE	រហូតដល់ ១.៥០០/Up to 1,500	រហូតដល់ ៣.០០០/Up to 3,000	រហូតដល់ ៣.០០០/Up to 3,000	៥០ដុល្លារ/\$50

ការបាត់បង់ប្រាក់កាសដ្ឋាន/LOSS OF MONEY	រហូតដល់ ៥០០/Up to 500	រហូតដល់ ១.០០០/Up to 1,000	រហូតដល់ ១.០០០/Up to 1,000	៥០ដុល្លារ/\$50
ការលុបចោលការធ្វើដំណើរដោយសារលក្ខ	រហូតដល់ ១.៥០០/Up to 1,500	រហូតដល់ ៣.០០០/Up to 3,000	រហូតដល់ ៣.០០០/Up to 3,000	មិនមាន NOT APPLICABLE
ការពន្យារពេលធ្វើដំណើរ/TRAVEL DELAY	ក្នុងមួយម៉ោង៤០/40 PER HOUR	ក្នុងមួយម៉ោង៦០/60 PER HOUR	ក្នុងមួយម៉ោង៦០/60 PER HOUR	យ៉ាងតិច៤ម៉ោង/AT LEAST 4 (FOUR) HOURS
ការបាត់បង់ឯកសារផ្ទាល់ខ្លួន/BAGGAGE DELAY	ក្នុងមួយម៉ោង៧៥/75 PER HOUR	ក្នុងមួយម៉ោង១០០/100 PER HOUR	ក្នុងមួយម៉ោង១០០/100 PER HOUR	យ៉ាងតិច៤ម៉ោង/ AT LEAST 4 (FOUR) HOURS
ការបាត់បង់ឯកសារផ្ទាល់ខ្លួន/DOCUMENT REPLACEMENT	រហូតដល់ ១.៥០០/Up to 1,500	រហូតដល់ ៣.០០០/Up to 3,000	រហូតដល់ ៣.០០០/Up to 3,000	មិនមាន NOT APPLICABLE
ចោលប្លង់តាមយន្តហោះ (អតិបរមា៣០ថ្ងៃ) /HIJACK (Max 30 Days)	ក្នុងមួយថ្ងៃ៥០ 50 PER DAY	ក្នុងមួយថ្ងៃ១០០ 100 PER DAY	ក្នុងមួយថ្ងៃ១០០ 100 PER DAY	មិនមាន NOT APPLICABLE
ចំណាយផ្នែកច្បាប់/LEGAL EXPENSES	រហូតដល់ ១០.០០០/Up to 10,000	រហូតដល់ ១៥.០០០/Up to 15,000	រហូតដល់ ១៥.០០០/Up to 15,000	មិនមាន NOT APPLICABLE

17. What should I do? If I have any issue with my travel?

Answer:

- For medical and travel assistance contact (SOS) Tel: +66 2 2057721 (24H/7)
- Claims support (Crawford & Company) Tel: +65 6632 8639 (during Singapore office hours of 09.00 to 17.00hrs); Email: upi_cambodia@broadspire.asia
- Customer Service (Infinity Insurance) Tel: 012 700 111 (24/7)
- Product info (Infinity Insurance) Tel: 012 877 111, Email: ronay@infinity.com.kh

Or you can contact to your Relationship Manager.

18. Who I can contact if I'm oversea?

- Answer: Please contact to your relationship Manager or Customer Service (Infinity Insurance) Tel: 012 700 111 (24/7)

19. If I not able to contact insurer, who can do it for me?

Answer: Please contact to your relationship Manager or Customer Service (Infinity Insurance) Tel: 012 700 111 (24/7)

20. Where I can check the benefit from this insurance?

Answer: On your card packaging, Wing Bank Website, or your Wing Bank App

21. If I get accident at date of my credit card expire, so could I use the insurance or not?

Answer: in case you have renew your card, the insurance will cover.

22. How long of the coverage period of the travel insurance?

Answer: The Cover is valid worldwide and effective from the Travel Departure Date, up to a maximum of ninety (90) days.

Airport lounge Section

1. What is Plaza Premium Airport Lounge?

Answer: Is the global airport lounge of Plaza Premium Group that provide the airport lounge over the world.

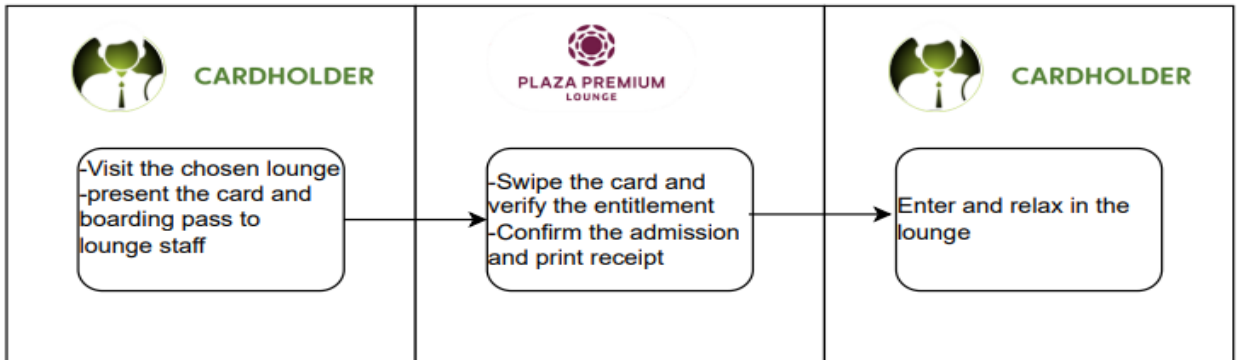
2. How can I entitle the airport lounge access for free?

Answer: you must have Wing Visa Credit Card.

- Cardholder will get complimentary visits 2 times per year for Wing Visa Gold Credit Card
- Cardholder will get complimentary visit 8 times per year for Wing Visa Platinum Credit Card.
- Cardholder will get unlimited access for Wing Visa Infinite Credit Card.

3. How to access Plaza Premium lounge?

Answer:



4. How to find the Plaza Premium lounge?

Answer: Plaza Premium lounge offers over 1,400 airport lounge worldwide. Please go to website address: <https://www.plazapremiumlounge.com/>

> Find Lounges > Choose Area and Country.

