

Cardholder Services

User Guides

- No additional receipt will be issued from the merchant. The printed receipt with the merchant name from the terminal is regarded as the proof of purchase.
- The Personal Card is valid for two years. The monthly card management fee will be waived for the first 12 months. A card management fee of USD 1 per month will be charged from the 13th month after the Card is issued. The expired Personal Card will be deactivated automatically. For expired Personal Card, an expired card management fee of 10% of the card balance or a minimum of USD 10 per month will be charged until there is no value remaining on the Card.
- The Gift Card is valid for one year. The monthly card management fee will be waived for the first 6 months. A card management fee of USD 1 per month will be charged from the 7th month after the Card is issued. The expired Gift Card will be deactivated automatically. For expired Gift Card, an expired card management fee of 10% of the card balance or a minimum of USD 10 per month will be charged until there is no value remaining on the Card.
- The Gift Card is not for cash withdrawal. The value of two or more Gift Cards cannot be combined. If the Gift Card is lost or stolen, it will not be replaced and the remaining balance is not refundable.
- Please prevent any damage and keep the card clean and protected.

Cardholders' notes

- Mpay Prepaid Card : The 'valid thru' date on the card face is in the format of "Month/ Year". For example, "06/20" means the validity period of that piece of card is until 30/6/2020. The actual expiration calculation of the card (12 months for Gift Card and 24 months for Personal Card) is based on the date the card is purchased and the initial amount is loaded on the card. Cardholders can login to the official website or login to the Mpay application to check the validity of the card.
- The PIN is on the back of the card and covered by silver scratch panel. Cardholders can login into the Mpay application to change the password.
- The value of Gift Card is issued in units of USD 100 to USD 1,000. The value of Personal Card is issued in USD 100 to USD 300,000. The actual value is based on the amount recorded during the card be purchased.
- Each customer can hold a maximum of twenty Personal Cards issued by Seatel Financial Service Plc with a total limit of the twenty cards not exceeding USD 500,000.

Reminder

- Cardholders must check their card number and the amount carefully after spending to avoid unnecessary losses. The Company shall not be responsible for any refusal of a merchant to accept the prepaid card for payment in respect of any transaction. Under no circumstances shall we be responsible for handling any disputes or any other matter in relation to any transaction. The Seatel Financial Service Plc Prepaid Card Terms and Conditions is governed by and construed in accordance with the laws of Kingdom of Cambodia ("Cambodia").