

<b>RHB Easy Loan Easy Home 3 Campaign (US Dollars &amp; KH Riel)</b>	
<b>Product Type:</b>	Housing Loan
<b>Campaign Period:</b>	1 <sup>st</sup> January 2021 – 30 <sup>th</sup> June 2021
<b>Duration:</b>	6 Months
<b>Currency:</b>	USD/KHR
<b>Interest Rate:</b>	<p><u>Plan 1 - Higher Loan Margin (HLM)</u></p> <p><u>For US Dollars Loan</u></p> <ul style="list-style-type: none"> <li>▪ Year 1-2 at 6.99% per annum</li> <li>▪ Year 3 onwards at 8% per annum</li> </ul> <p><u>For KH Riel Loan</u></p> <ul style="list-style-type: none"> <li>▪ Year 1-2 at 6.88% per annum</li> <li>▪ Year 3 onwards at 7.75% per annum</li> </ul> <p><u>Plan 2 - Lower Interest Rate (LIR)</u></p> <p><u>For US Dollars Loan</u></p> <ul style="list-style-type: none"> <li>▪ Year 1 at 5.99% per annum</li> <li>▪ Year 2 onwards at 7.75% per annum</li> </ul> <p><u>For KH Riel Loan</u></p> <ul style="list-style-type: none"> <li>▪ Year 1 at 5.88% per annum</li> <li>▪ Year 2 onwards at 7.50% per annum</li> </ul>
<b>Tenor:</b>	Up to 25 years (300 months)
<b>Eligibility:</b>	<ul style="list-style-type: none"> <li>▪ Resident; and/or</li> <li>▪ Non-Resident with proof of Residency in Cambodia</li> </ul>
<b>Minimum Loan Amount:</b>	<ul style="list-style-type: none"> <li>▪ USD50k / KHR200mil (For Phnom Penh Branches),</li> <li>▪ USD40K / KHR160mil (For Provincial Branches)</li> </ul>
<b>Margin of Advance (MOA):</b>	<p><u>Plan 1 - Higher Loan Margin (HLM)</u></p> <ul style="list-style-type: none"> <li>▪ On Land Property: Up to 85% of purchased price</li> <li>▪ On Condominium Units: Up to 60% of purchased price</li> </ul> <p><u>Plan 2 - Lower Interest Rate (LIR)</u></p> <ul style="list-style-type: none"> <li>▪ On Land Property: Up to 70% of purchased price</li> <li>▪ On Condominium Units: Up to 50% of purchased price</li> </ul>
<b>Processing fee:</b>	1% on approved limit
<b>Legal Fee:</b>	To be borne by borrower
<b>Fire Insurance:</b>	To be borne by borrower
<b>Blocking Fee:</b>	To be borne by borrower
<b>Valuation Report:</b>	To be borne by borrower
<b>CBC Fee:</b>	To be borne by borrower
<b>Locking period</b>	Within 5 years at 3% Year 5 onwards at 1%