



## TERMS & CONDITIONS

<b>“A better financial choice” Refinancing Campaign 2021</b>	
<b>Product Type:</b>	Housing Loan, Term Loan, Overdraft
<b>Campaign Period:</b>	1 <sup>st</sup> February 2021 – 31 <sup>st</sup> July 2021
<b>Duration:</b>	6 Months
<b>Currency:</b>	USD/KHR
<b>Interest Rate:</b>	Year 1: 6.5% p.a. and Year 2 onward: 7.5% p.a.
<b>Tenor:</b>	<ul style="list-style-type: none"><li>• Housing Loan: up to 25 years (or max borrower age at 60 years old)</li><li>• Term Loan: up to 15 years (Standard 10 years)</li><li>• Overdraft: annual renewal</li></ul>
<b>Eligibility:</b>	<ul style="list-style-type: none"><li>• New &amp; Existing borrowers of RHB Bank (Cambodia)Plc.; and</li><li>• Borrowers having loans with other banks for a minimum of 12 months' service; and</li><li>• Borrowers with good repayment record for the last 12 months</li></ul>
<b>Minimum Loan Amount: Mortgage:</b>	<ul style="list-style-type: none"><li>• USD70k / KHR280mil (For Phnom Penh Branches), USD50k / KHR200mil (For Provincial Branches)/SME, Commercial &amp; Corporate: USD100k / KHR400mil</li></ul>
<b>Margin of Advance (MOA):</b>	<p>-For Term Loan and Overdraft</p> <ul style="list-style-type: none"><li>• Landed property: Up to 80%</li><li>• Vacant Land (in Phnom Penh only): Up to 50%</li></ul> <p>-For Housing Loan</p> <ul style="list-style-type: none"><li>• Landed Property: Up to 85% (Standard: Max 70%)</li><li>• Condominium: Up to 60% (Standard: Max 60%)</li><li>• Vacant Land: Up to 50% (Standard: Max 50%)</li></ul>
<b>Processing fee:</b>	<ul style="list-style-type: none"><li>• Waived for the refinancing amount + Charge of 1% on the top up limit only</li></ul>
<b>Legal Fee:</b>	<ul style="list-style-type: none"><li>• To be borne by borrower</li></ul>
<b>Fire Insurance:</b>	<ul style="list-style-type: none"><li>• To be borne by borrower</li></ul>
<b>Lock in Period:</b>	<ul style="list-style-type: none"><li>• To be borne by borrower</li></ul>
<b>Valuation Report:</b>	<ul style="list-style-type: none"><li>• To be borne by borrower</li></ul>
<b>CBC Fee:</b>	<ul style="list-style-type: none"><li>• To be borne by borrower</li></ul>
	<ul style="list-style-type: none"><li>• Loan size &gt;= USD250k per CA (Automatically eligible for Premier Banking Privileges)</li></ul>

<b>Special Refinancing Privilege for Customer:</b>	<ul style="list-style-type: none"><li>• Loan Size above USD500,000 (Customer will enjoy Lavish Lifestyle value USD500 with Topaz Restaurant; Malis Restaurant; Yi San Chinese Restaurant; and Memoire Palace Resort &amp; Spa)</li></ul>
<b>Other Remarks:</b>	<ul style="list-style-type: none"><li>• N/A</li></ul>