



# ខ្លឹមសារស្តង់ដារនៃលក្ខន្តិកៈកិច្ចសន្យាឥណទាន

## Standard Text of Contractual Terms

Loan Term Rules	Standard Text of Contractual Terms	Noted
<p>The maximum lock-in period shall be half of the loan tenure but not more than 36 months for a Term Loan.</p> <p>Early settlement fee in Part or in Full during the lock-in period: Max. 3% of the partial or full pre-payment amount.</p> <p>** In case of decimal resulting from the computation of 1/2 of the loan tenure, round it down to zero. For example, the lockup for a loan of tenor 10 months is 5 months. Round down (10months/2,0)</p>	<p>[Khmer] [អតិថិជន/អ្នកខ្ចី] ត្រូវបង់សោហ៊ុយសងមុនកាលកំណត់ដោយផ្នែកឬទាំងស្រុង.....[៣%]..... នៃចំនួនទឹកប្រាក់ដើមដែលត្រូវទូទាត់សងមុនកាលកំណត់ដោយផ្នែកឬទាំងស្រុងក្នុងអំឡុងពេល (ពាក់កណ្តាល (១/២) នៃរយៈពេលខ្ចី ប៉ុន្តែមិនត្រូវឱ្យលើសពីរយៈពេល៣៦ខែ).....ខែ គិតចាប់ពីកាលបរិច្ឆេទនៃការបញ្ចេញឥណទានលើកទី១។</p> <p>[English] [Customer/Borrower] shall pay an early settlement fee in part or full of ..... [3%] ... on early settled amount during the first...xx.... months from the date of the first disbursement. [ 1/2 of the loan tenure which cannot be over 36 months for a Term Loan]</p>	<p>This standard text is used in the Loan Agreement</p>
<p>Advance Notice of Early Settlement <b>DURING</b> lock-in period (Partial or Full): Max. 30 calendar days.</p>	<p>[Khmer]</p>	<p>This standard text is used in the Loan Agreement</p>



<p>** The Bank will reserve the discretionary right of whether to accept the early settlement request without prior notice with or without a fee.</p>	<p>[អតិថិជន/អ្នកខ្ចី] ត្រូវជូនដំណឹងជាលាយលក្ខណ៍អក្សរស្តីពីការទូទាត់សងឥណទានមុនកាលកំណត់ដោយផ្នែក ឬ ទាំងស្រុងជូន [ធនាគារ/គ្រឹះស្ថាន] យ៉ាងតិច ...##... ថ្ងៃប្រតិទិនជាមុន។</p> <p>[English] [Customer/Borrower] shall provide prior written notice of an early settlement in part or full of at least ..... [30] calendar days.</p>	
<ul style="list-style-type: none"> <li>- Advance Notice of Early Settlement <b>AFTER</b> lock-in period (Partial or Full): Max. 30 calendar days.</li> <li>- Early settlement without prior notice: Max. 1% on the settled amount.</li> </ul>	<p>[Khmer] បន្ទាប់ពីផុតរយៈពេលហាមឃាត់ [អតិថិជន/អ្នកខ្ចី] ត្រូវជូនដំណឹងជាលាយលក្ខណ៍អក្សរស្តីពីការទូទាត់សងឥណទានមុនកាលកំណត់ដោយផ្នែក ឬ ទាំងស្រុងជូន [ធនាគារ/គ្រឹះស្ថាន] យ៉ាងតិច ...##... ថ្ងៃប្រតិទិនជាមុន។ ក្នុងករណីមិនបានជូនដំណឹងមុនដូចបានតម្រូវនេះ [អតិថិជន/អ្នកខ្ចី] ត្រូវបង់សោហ៊ុយស្មើនឹង ..... [១%]..... នៃចំនួនទឹកប្រាក់ដើមដែលត្រូវទូទាត់សងមុនកាលកំណត់ដោយផ្នែក ឬទាំងស្រុង។</p> <p>[English] After the lock-in period, [Customer/Borrower] shall provide prior written notice of an early settlement of at least .....[30] calendar days..... In case of failure to duly serve such prior notice of the early settlement, [Customer/Borrower] shall pay a prepayment fee of ....[1%]..... on the settled amount.</p>	



<p>Period of Collateral Release after full settlement: Max. 07 Working Days</p> <p>** Only original “title deeds of the collateral” or assets and letter of debt settlement</p>	<p>[Khmer]</p> <p>[អតិថិជន/អ្នកខ្ចី] នឹងទទួលបានឯកសារសម្គាល់ម្ចាស់កម្មសិទ្ធិ ឬឯកសារសម្គាល់សិទ្ធិកាន់កាប់លើទ្រព្យធានា ព្រមទាំងលិខិតរួចបំណុល ក្នុងរយៈពេលយ៉ាងយូរ .....[០៧].... ថ្ងៃធ្វើការ បន្ទាប់ពីទូទាត់សងផ្តាច់បំណុលស្ថាពរ។</p> <p>[English]</p> <p>[Customer/Borrower] will receive the original title deeds of the collateral” or assets as well as the letter of debt settlement within ..... [07] ... working days of the debt settlement.</p>	<p>This standard text is used in;</p> <ul style="list-style-type: none"> <li>- Loan/mortgage agreement, or</li> <li>- Hypothec agreement, or</li> <li>- Collateral Consent Form</li> </ul>
<p>Hotline Number for loan consumption</p> <ul style="list-style-type: none"> <li>- FI Number and industry number currently ABC: 023 238 760 and CMA: 015 365 222</li> <li>- Shall be available on Loan Schedule and Letter of Offer or Loan Agreement/Contract or Terms and Conditions to the Loan Agreement/Contract or equivalent</li> </ul> <p>** For Banking Sector (CB/SB+ABC) ** For Microfinance Sector (MFI+CMA)</p>	<p>[Khmer]</p> <p>ក្នុងករណីមានការជំទាស់ ឬបណ្តឹងតវ៉ាពាក់ព័ន្ធនឹងឥណទាន/កម្ចីនេះ [អតិថិជន/អ្នកខ្ចី] អាចទាក់ទងមក [គ្រឹះស្ថានធនាគារ] តាមរយៈលេខទូរសព្ទ.....[Bank Complaint Handling Number]..... ឬមកក្រុមការងារដោះស្រាយបណ្តឹងអតិថិជនរបស់សមាគមធនាគារនៅកម្ពុជាតាមរយៈលេខទូរសព្ទ (០២៣ ២៣៨ ៧៦០ /០៩២ ៧៧១ ៨៨១ ឬ</p> <p>ក្នុងករណីមានការជំទាស់ ឬបណ្តឹងតវ៉ាពាក់ព័ន្ធនឹងឥណទាន/កម្ចីនេះ [អតិថិជន/អ្នកខ្ចី] អាចទាក់ទងមក [គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ]</p>	<p>This standard text is used in;</p> <ul style="list-style-type: none"> <li>- Loan Schedule</li> <li>- Letter of Offer or Loan Agreement/Contract</li> <li>- Terms and Conditions to the Loan Agreement/Contract or equivalent</li> </ul>



	<p>តាមរយៈលេខទូរសព្ទ .....[Bank Complaint Handling Number]..... ឬមកក្រុមការងារដោះស្រាយបណ្តឹងអតិថិជនរបស់សមាគមមីក្រូហិរញ្ញវត្ថុតាមរយៈទូរសព្ទ (០១៥ ៣៦៥ ២២២)។</p> <p>[English]</p> <p>- In case there are complaints occurring, [Customer/Borrower] can file a complaint to [Bank] via a phone number .....[Bank Complaint Handling Number] ..... or to the customer complaint working group of the Association of Banks in Cambodia via the phone number (023 238 760 /092 771 881) or</p> <p>- In case there are complaints occurring, [Customer/Borrower] can file a complaint to [Microfinance] via a phone number .....[MFI Complaint Handling Number] or to the customer complaint working group of the Cambodia Microfinance Association via the phone number (015 365 222).</p>	
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Approved by:

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Mr. Raymond Sia Say Guan  
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