**ខ្លឹមសារស្តង់ដារនៃលក្ខន្តិក:កិច្ចសន្យាឥណទាន​**

**Standard Text of Contractual Terms**

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| **Loan Term Rules** | **Standard Text of Contractual Terms** | **Noted** |
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| * The maximum lock-in period shall be half of the loan tenure but not more than 36 months for a Term Loan.
* Early settlement fee in Part or in Full during the lock-in period: Max. 3% of the partial or full pre-payment amount.

\*\* 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)  | [Khmer]* [អតិថិជន/អ្នកខ្ចី] ត្រូវបង់សោហ៊ុយសងមុនកាលកំណត់ដោយផ្នែក​ឬទាំងស្រុង........[៣%]........ នៃចំនួនទឹកប្រាក់ដើមដែលត្រូវទូទាត់សងមុនកាលកំណត់ដោយផ្នែក​ឬទាំងស្រុងក្នុងអំឡុងពេល *(ពាក់កណ្តាល (១/២) នៃរយៈពេលខ្ចី ប៉ុន្តែមិនត្រូវឱ្យលើសពីរយៈពេល៣៦ខែ)*...........ខែ គិតចាប់ពីកាលបរិច្ឆេទនៃការបញ្ចេញឥណទានលើកទី១។

[English]* [Customer/Borrower] shall pay an early settlement fee in part or full of ……. [3%] ... on early settled amount during the firs​t…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*]

  | This standard text is used in the Loan Agreement |
| Advance Notice of Early Settlement **DURING** lock-in period (Partial or Full): Max. 30 calendar days.\*\* The Bank will reserve the discretionary right of whether to accept the early settlement request without prior notice with or without a fee. | [Khmer]* [អតិថិជន/អ្នកខ្ចី] ត្រូវជូនដំណឹងជាលាយលក្ខណ៍អក្សរស្តីពីការទូទាត់សងឥណទានមុនកាលកំណត់ដោយផ្នែក ឬ ទាំងស្រុងជូន [ធនាគារ/គ្រឹះស្ថាន] យ៉ាងតិច …##…ថ្ងៃប្រតិទិនជាមុន។

[English]* [Customer/Borrower] shall provide prior written notice of an early settlement in part or full of at least …… [30] calendar days.
 | This standard text is used in the Loan Agreement |
| * Advance Notice of Early Settlement **AFTER** lock-in period (Partial or Full): Max. 30 calendar days.
* Early settlement without prior notice: Max. 1% on the settled amount.
 | [Khmer]* បន្ទាប់ពីផុតរយៈពេលហាមឃាត់ [អតិថិជន/អ្នកខ្ចី] ត្រូវជូនដំណឹងជាលាយលក្ខណ៍អក្សរស្តីពីការទូទាត់សងឥណទានមុនកាលកំណត់ដោយផ្នែក ឬ ទាំងស្រុងជូន [ធនាគារ/គ្រឹះស្ថាន] យ៉ាងតិច …##…ថ្ងៃប្រតិទិនជាមុន។ ក្នុងករណីមិនបានជូនដំណឹងមុនដូចបានតម្រូវនេះ [អតិថិជន/អ្នកខ្ចី] ត្រូវបង់សោហ៊ុយស្មើនឹង ........[១%]........ នៃចំនួនទឹកប្រាក់ដើមដែលត្រូវទូទាត់សងមុនកាលកំណត់ដោយផ្នែក ឬទាំងស្រុង។

[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.
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| Period of Collateral Release after full settlement: Max. 07 Working Days\*\* Only original “title deeds of the collateral” or assets and letter of debt settlement | [Khmer][អតិថិជន/អ្នកខ្ចី] នឹងទទួលបានឯកសារសម្គាល់ម្ចាស់កម្មសិទ្ធិ ឬឯកសារសម្គាល់សិទ្ធិកាន់កាប់លើទ្រព្យធានា ព្រមទាំងលិខិតរួចបំណុល ក្នុងរយៈពេលយ៉ាងយូរ ......[០៧].... ថ្ងៃធ្វើការ បន្ទាប់ពីទូទាត់សងផ្តាច់បំណុលស្ថាពរ។[English][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. | This standard text is used in;* Loan/mortgage agreement, or
* Hypothec agreement, or
* Collateral Consent Form
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| Hotline Number for loan consumption* FI Number and industry number currently ABC: 023 238 760 and CMA: 015 365 222
* 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

\*\* For Banking Sector (CB/SB+ABC)\*\* For Microfinance Sector (MFI+CMA) | [Khmer]* ក្នុងករណីមានការជំទាស់ ឬបណ្តឹងតវ៉ាពាក់ព័ន្ធនឹងឥណទាន/កម្ចីនេះ [អតិថិជន/អ្នកខ្ចី] អាចទាក់ទងមក [គ្រឹះស្ថានធនាគារ] តាមរយៈលេខទូរសព្ទ..............................[Bank Complaint Handling Number].......................... ឬមកក្រុមការងារដោះស្រាយបណ្តឹងអតិថិជនរបស់សមាគមធនាគារនៅកម្ពុជាតាមរយៈលេខទូរសព្ទ (០២៣ ២៣៨ ៧៦០ /០៩២ ៧៧១ ៨៨១ ឬ
* ក្នុងករណីមានការជំទាស់ ឬបណ្តឹងតវ៉ាពាក់ព័ន្ធនឹងឥណទាន/កម្ចីនេះ [អតិថិជន/អ្នកខ្ចី] អាចទាក់ទងមក [គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ] តាមរយៈលេខទូរសព្ទ ......[Bank Complaint Handling Number].......................... ឬមកក្រុមការងារដោះស្រាយបណ្តឹងអតិថិជនរបស់សមាគមមីក្រូហិរញ្ញវត្ថុតាមរយៈទូរសព្ទ (0១៥ ៣៦៥ ២២២)។

[English]* 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
* 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).
 | This standard text is used in; * Loan Schedule
* Letter of Offer or Loan Agreement/Contract
* Terms and Conditions to the Loan Agreement/Contract or equivalent
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|  Approved by:---------------------------------Mr. Raymond Sia Say Guan Chairman of The Association of Banks in Cambodia |  Approved by:-----------------------------Mr. Sok Voeun Chairman of Cambodia Microfinance Association |