**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. |  |
| 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 |
| 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] តាម រយៈលេខទូរសព្ទ..............................[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 |