

# LOAN CAMPAIGN 2025

## (New Housing Loan + Refinancing)

### Terms and conditions

| Loan Campaign 2025 (New Housing Loan + Refinancing) |  |                              |   |
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| Product   | Loan   |                              |   |
| Product Type  | Housing Loan (HL), Term Loan (TL) and Overdraft (OD)   |                              |   |
| Campaign Period                                     | 03 February 2025 to 30 January 2026  |                              |   |
| Currency  | USD / KHR  |                              |   |
| Interest Rate                                       | 1 <sup>st</sup> - 2 <sup>nd</sup> Year: from 6.60% p.a.<br>3 <sup>rd</sup> Year onward: from 8.00% p.a.  |                              |   |
|   | Bundling Products  | Preferential Discounted Rate | Effective Rate (1 <sup>st</sup> – 2 <sup>nd</sup> Year) |
|   | Premier Membership   | 0.80%                        | From 7.20% p.a  |
|   | Banca  | 0.40%                        | From 7.60% p.a  |
|   | Payroll  | 0.40%                        | From 7.6% p.a   |
|   | DSRA (3 times of installment)  | 0.20%                        | From 7.80% p.a  |
|   | Note: <ul style="list-style-type: none"> <li>Base rate: 8.00% p.a. The discounted is applied to the base rate eg. If borrower is a Premier customer, he is eligible to enjoy 7.20% p.a interest rate for the first 2 years under this campaign.</li> <li>Maximum discount applies when bundling up to 3 products, which will cap interest at a <b>minimum of 6.60% p.a for the first 2 years.</b></li> <li>3<sup>rd</sup> year onwards: 8.00% p.a</li> </ul>   |                              |   |
|   | <b>Eligible Bundling Products and Criteria</b> <ul style="list-style-type: none"> <li>Premier Banking (PB): min. AUM USD50,000</li> <li>Banca (DLKH): min. FYP2,000</li> <li>Payroll: Active Status</li> <li>DSRA: maintain 3 times of installment and earmark for 12 months.</li> </ul>   |                              |   |
|   | Note: Customer must sign up the bundling products prior to disbursement, otherwise base rate/approved rate will be automatically applied.  |                              |   |
| Margin of Advance (MOA)                             | <ul style="list-style-type: none"> <li>For New Housing Loan: Up to 70%</li> <li>For Refinancing Loan: Up to 80%</li> </ul>   |                              |   |
| Tenure  | <ul style="list-style-type: none"> <li><b>HL:</b> up to 25 years (maximum age 60 years)</li> <li><b>TL:</b> up to 15 years (standard up to 10 years) for purchase asset and refinancing.</li> <li><b>OD:</b> Base on annual review</li> </ul>  |                              |   |
| Eligibility   | <ul style="list-style-type: none"> <li><b>Housing Loan:</b> <ul style="list-style-type: none"> <li>Resident, and/or</li> <li>Non-Resident with proof of Residency in Cambodia</li> </ul> </li> <li><b>Refinancing (HL, TL &amp; OD):</b> <ul style="list-style-type: none"> <li>New and Existing Borrowers of RHB Bank Cambodia Plc.</li> <li>Borrowers having loans with other FIs for at least 12 months.</li> <li>Borrowers with good repayment track record for the last 12 months.</li> </ul> </li> </ul> |                              |   |

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| Purpose of Loan                 | <ul style="list-style-type: none"> <li>• New Housing Loan</li> <li>• Refinancing from other FIs</li> </ul>  |
| Type of Properties              | Completed Property/House by time of disbursement  |
| Minimum Loan Amount             | HL/TL/OD: USD51K/KHR204mil  |
| Top-up                          | <b>For Refinancing of HL and TL only:</b> <ul style="list-style-type: none"> <li>• If the additional/top up limit applied is <math>\leq</math> USD50K, purpose of loan can be justified as personal consumption.</li> <li>• If the additional top up limit applied is above USD50K, then full justification is required with valid supporting documents.</li> </ul>   |
| Grace Period (Interest payment) | <b>For Refinancing only:</b> To be granted to the customers, who purchase <u>distress asset</u> from the bank, from 6 to 12 months upon loan refinancing (Upon originator's proposal).  |
| Debt Service Ratio (DSR)        | Minimum 2 times, or If less than 2 times, is subjected to justification   |
| Processing Fee                  | <ul style="list-style-type: none"> <li>• <b>New Housing Loan:</b> 1% of approval limit</li> <li>• <b>Refinancing:</b> Waived for the refinancing amount + Charge of 1% on the top up/additional limit</li> </ul>  |
| Other Fee Charges               | <ul style="list-style-type: none"> <li>• CBC Fee: Borne by borrower</li> <li>• Lawyer Fee: Borne by borrower</li> <li>• Hypothec Fee: Borne by borrower</li> <li>• Fire Insurance: Borne by borrower</li> </ul>   |
| Lock-in Period                  | <b>Loan Amount <u>USD100K and Below</u> (Followed NBC guideline):</b> <ul style="list-style-type: none"> <li>• Within 2 years: penalty fee of 3% on the settled amount in part or full.</li> <li>• Year 3 onward: penalty fee of 1% on the settled amount in part or full.</li> </ul><br><b>Loan Amount <u>Above USD100K</u> (Followed bank standard guideline):</b> <ul style="list-style-type: none"> <li>• Within 5 years: penalty fee of 3% on the settled amount in part or full.</li> <li>• Year 6 onward: penalty fee of 1% on the settled amount in part or full.</li> </ul>  |
| Exclusive Offer (Cashback)      | <b>Eligibility:</b> <ol style="list-style-type: none"> <li>1. New Housing Loan</li> <li>2. Refinancing (refinanced + top up amount)</li> <li>3. Reinstatement (reinstated amount only)</li> </ol><br><b>Cash Rewards:</b><br>Up to 0.5% of loan approved amount or maximum USD2,000 per case <b>in the form of either (selection by customer):</b> <ol style="list-style-type: none"> <li>a. <b>Home Appliance Voucher</b> (Voucher is worth 0.5% of loan approved amount or max. USD2,000 per case), or</li> <li>b. <b>Cash Rebate</b> (Credit to customer account, which is worth 0.4% of loan approved amount or max. USD2,000 per case)</li> </ol><br><b>Terms and Conditions:</b> <ul style="list-style-type: none"> <li>• In order to be entitled for the Cash Rewards, the following requirement must be met: <ul style="list-style-type: none"> <li>- Valid for new Housing loan or Refinancing loan with minimum amount of USD51,000 or KHR204 Million (for reinstatement, customer must meet the campaign criteria)</li> <li>- The loan must be submitted within campaign period and accepted within 1 month from approval date.</li> <li>- Customer must complete the 'Cash Rewards Claim Form' by selecting between the 2 reward options and submit within 1 month from approval date/disbursement. Any claim forms submitted later than 1 month shall not be qualified for cashback reward.</li> </ul> </li> </ul> |

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|                            | <ul style="list-style-type: none"> <li>• For Home Appliance Voucher, the voucher shall be offered from the supplier which will be identified by the bank only, of which customer is not allowed to select the supplier/shop of their choice.</li> <li>• Voucher will be only rewarded within 2 months (working day) from campaign end date and upon first/full disbursement.</li> <li>• For Cash Rebate, the amount will be credited to customer's account in RHBBCP in the following month (working day) counting from Cash Rebate Claim Form submission date and upon first/full disbursement.</li> <li>• For any approved loan cases where the rate is lower than the campaign rate, the customer will not be entitled to any Cash Rewards.</li> <li>• This reward is available on first come, first served basis or while the allocated budget is still available.</li> <li>• The bank reserves the right not to give out the Cash Rewards to customers in any kinds of form, due to breaches of the terms and conditions of this campaign or in the event the budget allocation is exhausted. Any further disputes will not be entertained and all decisions shall be deemed as final and conclusive.</li> </ul> |
| Other Terms and Conditions | RHB (Cambodia) Plc. reserves the right to add, amend or vary the terms and conditions and/or cancel this program at any time and shall provide notification of the same to the customers through any channels that the Bank may deem as appropriate.  |