T&C SUMMARY OF RHBBCP HOME LOAN INTEREST RATE CAMPAIGN

No.	Items	Campaign Features
1	**Campaign**	RHBBCP Home Loan Interest Rate Campaign
2	**Duration**	4 months, from 18 September 2026 to 18 January 2027
3	**Participating Products**	Housing Loan [HL] and Term Loan [TL], USD and/or KHR currencies included
4	**Business Line**	Retail
5	**Loan Purpose**	• New Housing Loan • Refinancing Housing Loan from other FIs • Business working capital / Corporate / Business Enterprises
6	**Campaign Capping / Limit**	**USD6 million** in approved loans **Note:** Should the campaign limit be exhausted during the campaign period, the campaign will automatically end.
7	**Minimum Loan Amount**	• USD100K / KHR400 million for properties located in provinces. • USD200K / KHR800 million for properties located in Phnom Penh.
8	**Interest Rates**	(see table below)
9	**Loan Tenor**	Up to 20 years
10	**Processing Fee**	1% for approval limit
11	**Approval Authority**	As per DLA

Interest Rates (item 8):

Loan Tenor	Interest Rate	Remark
1st to 3rd year	**5.50% p.a.**	Refers to the loan drawdown date for the calculation of the 36th month period
4th year onwards	**6.75% p.a.**	Thereafter, to follow the loan drawdown date for the 37th month onwards

Important notes

a. The campaign features set out above are subject to changes from time in order to align with the prevailing or updated credit policy and guidelines, where applicable, to ensure consistency and compliance to the credit assessment criteria for all loan applications.

b. In the event of any gaps or inconsistencies, the prevailing credit policies and guidelines shall take precedence. The respective PIC or department in charge shall promptly inform the Product Manager of any credit guidelines of policy changes requiring updates to these campaign features.

Internal Communication

- Product Development team (PD) will brief the detailed campaign features and campaign T&Cs to all branches and business units.
- Mortgage Relationship Advisory (MRA), Retail Banking (BB), Branch Managers (BMs), and Branches (including Personal Bankers) are responsible to brief and monitor on the campaign performance with their own respective team/branch/unit.
- All successful loans booked under this campaign will be tracked by the respective BM/Unit Head/Team Leader within each pillar and updated in the Product Development shared folder, or alternatively submitted to Product Team via email at pdm.kh@rhbgroup.com

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