

Terms and Conditions of RHB Bank (Cambodia) Plc. RHBBCP Home Smart PLUS Campaign (Phase II)

The campaign starts from **01 April 2026 to 30 September 2026.**

Campaign features													
Items	Features												
Key Campaign USP	<ul style="list-style-type: none"> Highly attractive interest rate of 6.50% p.a. for the whole tenure Staff can also earn referral incentives from the RHBBCP Loan Referral Incentive Program. 												
Campaign Capping / Limit	<p>USD5 million</p> <p>Note: The loan amount is subject to the approved amount. If the campaign limit is reached at any time during the campaign period, the campaign will automatically end. Submissions made within the campaign period which is approved latest by 31 October (1 month after campaign end date), will still be counted and reported as part of campaign performance.</p>												
Product Type	Housing Loan (HL)												
Eligibility	<p>For New Housing Loan and Refinancing Housing Loan:</p> <ul style="list-style-type: none"> Residents, and/or Non-Residents with proof of Residency in Cambodia. New and Existing Borrowers of RHB Bank (Cambodia) Plc. Borrowers have loans with other FIs for at least 12 months. Borrowers with a good repayment record for the last 12 months. 												
Purpose of loan	<ul style="list-style-type: none"> New Housing Loan Refinancing Housing Loan from other Fis <p>Note: The purpose of loans must be solely for personal residence or personal investment only.</p>												
Type of Properties	Completed Property/House by time of disbursement												
Currency	USD/KHR												
Top-up	<p>For Refinancing of HL:</p> <p>No top-up is allowed, except for fees related (Settlement and penalty fee, lawyer and hypothec fee, evaluation and fire insurance fee)</p>												
Campaign Interest Rate and Margin of Advance (MOA)	<p>This campaign offers 2 loan packages as summarized below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Package</th> <th style="text-align: center;">Interest Rate</th> <th style="text-align: center;">MOA</th> <th style="text-align: center;">Loan Purpose</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td style="text-align: center;">6.50% p.a. whole tenor</td> <td style="text-align: center;">Up to 70%</td> <td style="text-align: center;">Solely for personal residence</td> </tr> <tr> <td style="text-align: center;">B</td> <td style="text-align: center;">7% p.a. whole tenor</td> <td style="text-align: center;">Up to 70%</td> <td style="text-align: center;">Personal investment</td> </tr> </tbody> </table>	Package	Interest Rate	MOA	Loan Purpose	A	6.50% p.a. whole tenor	Up to 70%	Solely for personal residence	B	7% p.a. whole tenor	Up to 70%	Personal investment
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A	6.50% p.a. whole tenor	Up to 70%	Solely for personal residence										
B	7% p.a. whole tenor	Up to 70%	Personal investment										
Tenor	<ul style="list-style-type: none"> Up to 20 years (maximum age 60 years) for personal residence Up to 15 years (maximum age 60 years) for personal investment 												

RHB BANK (CAMBODIA) PLC.

Level 1, M, 2 and 9, Street 110 Cornet Street 93

Phum 3, Sangkat Srah Chak, Khan Daun Penh, Phnom Penh, Cambodia. www.rhbgroup.com.kh

Minimum Loan Amount	<ul style="list-style-type: none"> • USD100K / KHR400 million for the properties located in provinces. • USD200K / KHR800 million for the properties located in Phnom Penh. 						
Maximum Loan Amount	No limit						
Debt Service Ratio (DSR)	<ul style="list-style-type: none"> • Minimum DSR 2.0 times (excluding all family expenses but inclusive of all debts' repayment obligation) OR • Minimum DSR 1.5 times (inclusive of all debts' repayment obligation and all family expenses as tabled below) <ul style="list-style-type: none"> - Married without kids- USD500 - Kids below 18 years old- extra USD80 per kid. 						
Approval Authority	As per DLA						
Credit Risk Rating (CRR)	Minimum CRR grade 5 Note: Any deviation on CRR grade, to seek approval from approving DLA						
Processing Fee	New Housing Loan and Refinancing Housing Loan: 1% of approval limit						
Other Fee Charges	<table border="1"> <tr> <td>CBC Fee:</td> <td rowspan="5">Borne by borrower</td> </tr> <tr> <td>Lawyer Fee:</td> </tr> <tr> <td>Hypothec Fee:</td> </tr> <tr> <td>Fire Insurance Fee:</td> </tr> <tr> <td>Evaluation Fee:</td> </tr> </table>	CBC Fee:	Borne by borrower	Lawyer Fee:	Hypothec Fee:	Fire Insurance Fee:	Evaluation Fee:
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Lock-in Period	<ul style="list-style-type: none"> • Within 5 years: Penalty fee of 3% on the settled amount in part or in full. • Year 6 onwards: WAIVED 						
Notes: <ol style="list-style-type: none"> The above campaign features may be revised in accordance with any updated Credit Guidelines or new NCB Prakas, once the respective PIC communicates such changes to PDM. This is to ensure compliance and proper risk controls to ensure standardization of credit-related matters throughout this campaign. Should there be changes to the above campaign features, it will be assessed and submitted by PDM to CEO for approval via email, prior to implementation. 							

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