

“Easy Loan, Easy Home”

Terms and conditions

Easy Loan, Easy Home Campaign	
Product	Loan
Product Type	Housing Loan
Campaign Period	20 February 2023 to 31 January 2024
Currency	USD / KHR
Interest Rate	Competitive interest rate
Margin of Advance (MOA)	Up to 90% of purchased price
Tenure	Up to 25 years (300 months)
Eligibility	<ul style="list-style-type: none"> • Resident; and/or • Non-resident with proof of Residency in Cambodia
Type of Properties	<ul style="list-style-type: none"> • New Housing Loan • Refinancing/Transfer from developer • Purchased Property for Investment
Minimum Loan Amount	<ul style="list-style-type: none"> • USD50K / KHR 200mil (Phnom Penh Branches) • USD40K / KHR 160mil (Provincial Branches)
Processing Fee	<ul style="list-style-type: none"> • For USD: 1% of the approved limit • For KHR: 0.75% of the approved limit
CBC Fee	To be borne by the borrower
Lawyer Fee	To be borne by the borrower
Hypothec Fee	To be borne by the borrower
Valuation Fee	To be borne by the borrower
Fire Insurance	To be borne by the borrower
Lock-in Period	<ul style="list-style-type: none"> • Within 5 years at 3% of the approved limit • Year 6 onwards at 1% of the outstanding limit
Customer Incentive Scheme under Refinancing Campaign	<ul style="list-style-type: none"> • Upgrade to Premier Banking Member with 1st Year Membership Waiver + RHB Reflex Privilege • Safe Deposit Box: Enjoy 1 Year Free in the Second Year
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 appropriate.