# Personal Saving account

## Description

Grow your wealth with iBank savings account with an interest rate of up to 1%, your hard-earned money will not sit idle. Enjoy hassle-free account opening with the lowest minimum deposit of only USD 10 and no minimum balance for KHR currency. Monitor your transactions and get notification alerts on the go with iBank Mobile Bank app. Your infinite banking experience delivers easy, seamless account opening.

## Enhance your financial resources

Your currency choice: available in USD or KHR

Save on fees: Low minimum balance required and zero transaction fees

Flexible interest: interest payment at term end, upon deposit, monthly

## Conditions

The condition of personal saving account

|  |  |  |
| --- | --- | --- |
|  | USD | KHR |
| Interest rate per annum | 0.50% p.a | 1.00% p.a |
| Minimum opening balance | 10USD for resident. 500USD for non-resident | 0 |
| Minimum on-going balance | 5USD or equivalent | |
| Dormant account | 10USD or equivalent | |
| Early closure | 10USD or equivalent if account closed within 3 months from opening date | |
| Banker cheque | 10USD or equivalent | |
| Bank reference | 10USD or equivalent | |

## Benefits

The benefits of personal saving account

* **Free Mobile Banking:** Access our mobile banking services at no extra cost.
* **Transaction Alerts:** Get instant notifications on your mobile for all account transactions.
* **Competitive Interest Rates:** Enjoy attractive interest rates on your savings.
* **QR Payment Discounts:** Receive discounts when making QR payments with BIC merchants.
* **Multiple Currencies:** available in KHR and USD.

## Requirements

For locals

* Be at lease 18 years of age (minors can open accounts with consent of parents)
* Valid National ID
* Original Family Book

For foreigners

* Be at lease 18 years of age
* Valid Passport with Visa stamp
* Proof of Residence
* Proof of Employment

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# Personal Current account

## Description

Streamlining your cash management with IBANK CURRENT ACCOUNT With the convenience of a cheque book, you can easily make payments on the go without the need for carrying physical cash. Up to 4 currencies of your choice and no minimum balance is required for KHR currency. Monitor your transactions and get notification alerts on the go with the iBank Mobile Bank app. Your infinite banking experience optimizes cash management on the go.

Enjoy a variety of benefits

* Your currency choice: available in USD, KHR, EUR or THB
* Save on fees: enjoy free BIC Mobile Banking with zero transaction fees
* Unlimited withdrawals: access funds anytime, in cash or non-cash forms, with a maintained minimum balance
* Unlimited replenishments: enjoy unlimited cash deposits and cheque books at your convenience

## Conditions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | USD | KHR | EUR | THB |
| Initial Balance Residents | 100 | 0 | 100 | 3000 |
| Initial Balance Non-Residents | 250 | 0 | 250 | 10000 |
| Minimum Ongoing Balance | 50 | 0 | 50 | 1500 |
| Dormant account | 10USD or equivalent | | | |
| Account service | 20USD or equivalent | | | |
| Early closure | 10USD or equivalent if account closed within 3 months from opening date | | | |
| Cheque book | 5USD or equivalent | | | |
| Stop Cheque | 10USD or equivalent | | | |
| Passport (Request/Renew) | 5USD or equivalent | | | |

**Note:** The above Interest Rate and Terms & Conditions are subject to change at the Bank’s sole discretion without any prior notice to clients.

## Benefits

The benefits of personal current account

* **Free Mobile Banking:** Access our mobile banking services at no extra cost.
* **Transaction Alerts:** Get instant notifications on your mobile for all account transactions.
* **QR Payment Discounts:** Receive discounts when making QR payments with BIC merchants.
* **Multiple Currencies:**available in KHR, USD, EUR, and THB.

## Requirements

For locals

* Be at least 18 years of age (minors can open accounts with consent of parents)
* Valid National ID
* Original Family Book

For foreigners

* Be at lease 18 years of age
* Valid Passport with Visa stamp
* Proof of Residence
* Proof of Employment

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# Personal current active account

## Description

High balance, high flexibility with IBANK CURRENT ACTIVE ACCOUNT. Perfect for those with high-frequency payables and receivables with the capacity to maintain a high minimum account balance. With an interest rate of 1%, your funds grow faster. Your infinite banking experience offers exceptional flexibility to further enhance the growth of your funds.

Stretch your excess funds

* Competitive interest rate: for balances exceeding $10000. Your money never sits idle
* Flexible withdrawals: experience flexible fund access with minimum balance maintenance and convenient cash access based on issued checks
* Unlimited replenishments: enjoy unlimited cash deposits and cheque books at your convenience

## Conditions

|  |  |
| --- | --- |
|  | USD |
| Eligibility | Cambodia residents (Cambodians and foreigners) |
| Minimum Ongoing Balance | 10000 |
| Interest Rate | 1.00% p.a for balance above 10,000 |
| Maintaining Balance | 50 |
| Dormant account | 10 |
| Account service | 20 |
| Withdrawal condition | Allows partial withdrawal of fund, maintaining minimum balance in CA account, cash withdrawals and drawn on the basic of CHQ issued |
| Early closure | USD50 or equivalent if account closed within 3 months from opening date |
| Cheque book | 5 |
| Stop Cheque | 10 |
| Passbook (Request/Renew) | 5 |

**Note:** The above Interest Rate and Terms & Conditions are subject to change at the Bank’s sole discretion without any prior notice to clients.

## Benefits

Personal current active account benefits

* **Free Mobile Banking:** Access our mobile banking services at no extra cost.
* **Transaction Alerts:** Get instant notifications on your mobile for all account transactions.
* **Competitive Interest Rates:** Enjoy attractive interest rates on your savings.

## Requirements

For locals

* Be at lease 18 years of age (minors can open accounts with consent of parents)
* Valid National ID
* Original Family Book

For foreigners

* Be at lease 18 years of age
* Valid Passport with Visa stamp
* Proof of Residence
* Proof of Employment

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# Alpha generation account

## Description

Secure your child’s future IBANK ALPHA GENERATION ACCOUNT. Build a strong financial foundation for your child with iBank Alpha Generation Account, which also helps your child learn the value of saving. Watch your child’s savings grow faster with our multi-tiered rates – the more you save, the higher the returns. Manage your child’s account on the go with the iBank Mobile app and get notification alerts anytime, anywhere. Your infinite banking experience empowers your child to save and build a brighter future.

Building a strong foundation

* Save on fees: enjoy free BIC Mobile Banking with zero transaction fees
* Withdrawals: allow partial withdrawal of funds, with a maintained minimum balance
* Attractive interest rates: achieve your kid’s financial goals
* Unlimited replenishments: enjoy unlimited cash deposits and cheque books at your convenience

## Interest rate

|  |  |
| --- | --- |
| **Minimum ongoing balance** | **Interest rate** |
| 100USD – 10,000USD | 0.75% p.a |
| 10,001USD – 50,000USD | 1.00% p.a |
| 50,001USD – 100,000USD | 1.25% p.a |
| 100,001USD – 500,000USD | 1.50% p.a |
| 500,001USD – 1,000,000USD | 1.75% p.a |

## Conditions

Conditions of using personal alpha generation account

|  |  |
| --- | --- |
|  | **USD** |
| Eligibility | Cambodia residents (Cambodians and foreigners) |
| Minimum opening balance | 100 USD |
| Dormant account | 10 USD |
| Withdrawal condition | Allows partial withdrawal of fund, maintaining minimum balance in AG account |
| Early closure | USD50 or equivalent if account closed within 3 months from opening date |
| Passbook (Request/Renew) | 5USD |

## Benefits

Benefits of personal alpha generation account

* **Free Mobile Banking:** Access our mobile banking services at no extra cost.
* **Transaction Alerts:**Receive instant notifications on account transactions through mobile banking.
* **Enjoy competitive interest rates**.

## Requirements

For locals

* Parents
* Be at least 18 years of age (minors can open accounts with consent of parents)
* Valid national ID
* Original family book
* Child
* Be 1 to 14 years of age
* Birth certificate or passport

Foreigners

* Parents
* Be at least 18 years of age
* Valid passport with Visa stamp
* Utility bills, rental contract or employment contract
* Child
* Be 1 to 14 years of age
* Birth certificate or passport

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# Personal Fixed deposit

## Desciption

Save Wisely, Invest for Tomorrow with IBANK FIXED DEPOSIT. Get high returns of up to 6.25%\* with our term deposits. Choose from our flexible tenures of 3 months up to 36 months and enjoy a special, exclusive offer for our range of credit cards. Your infinite banking experience makes your money grow even faster.

Accelerate your wealth

* Your curency choice: Choose USD or KHR
* Rollover interest: grow your wealth faster
* Maximum returns: save wisely and invest for tomorrow with up to 6.25% interest

## Interest rate

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Interest at maturity** | | **Monthly interest** | |
| Terms | **USD** | **KHR** | **USD** | **KHR** |
| 3 months | 2.00% | 2.25% | N/A | N/A |
| 6 months | 3.50% | 3.75% | 3.50% | 3.75% |
| 9 months | 4.50% | 4.75% | N/A | N/A |
| 12 months | 5.25% | 5.50% | 4.75% | 5.15% |
| 24 months | 6.00% | 6.25% | 5.00% | 5.25% |
| 36 months | 6.25% | 6.25% | 5.75% | 5.75% |

## Conditions

Personal fixed deposit conditions

|  |  |
| --- | --- |
|  | **USD/KHR** |
| **Eligibility** | Cambodia residents (Cambodians and foreigners) |
| **Minimum opening balance** | 500USD or equivalent |
| **Interest payment** | Monthly interest payment  On FD maturity date  Upon FD Closure |
| **Withdrawal condition** | Not allowed |
| **Rollover conditions at maturity** | Principle only  Principal and interest  Close on maturity |

## Benefits

Personal fixed deposit benefits

* Free Mobile Banking: Access our mobile banking services at no extra cost.
* Transaction Alerts: Get instant notifications on your mobile for all account transactions.
* Competitive Interest Rates: Enjoy attractive interest rates on your savings.
* Back-to-Back Loan or OD Facility: Avail loan or overdraft facility with your deposit/placement as collateral, subject to existing policies and procedures on loans.
* Eligible to apply secured Credit Mastercard (Gold or Platinum)

## Requirements

For locals

* Be at least 18 years of age (minors can open accounts with consent of parents)
* Valid National ID
* Original Family Book

For foreigners

* Be at least 18 years of age
* Valid Passport with Visa stamp
* Proof of Residence
* Proof of Employment

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# Personal high growth

## Desciption

Accelerate your wealth IBANK HIGH GROWTH ACCOUNT. Secure your future with a sizable savings boost and attractive higher interest rates with a tenor of 24-month period. Obtain an Overdraft Facility with your deposit as collateral to access additional funds when you need it. Your infinite banking experience maximizes your investment potential to meet key financial goals.

Maximizing your investment returns

* Higher interest rates: up to 6% p.a on maturity
* Back-to-back loan or OD facility: access loan or over draft with deposit as collateral, per existing loan policies
* Interest payment monthly or on maturity date: secure and steady growth

## Interest rate

Personal high growth account interest rate

|  |  |
| --- | --- |
| **24 months** | |
| **Interest at maturity** | **Monthly interest** |
| 2.00% | 2.50% |

## Conditions

Personal high growth account conditions

|  |  |
| --- | --- |
|  | **USD** |
| Eligibility | Cambodia residents (Cambodians and foreigners) |
| Minimum opening balance | 500USD |
| Interest payment | Monthly interest payment  On FD maturity date  Upon FD Closure |
| Withdrawal condition | Not allowed |
| Rollover conditions at maturity | Principle only  Principal and interest  Close on maturity |

## Benefits

Personal high growth account benefits

* **Free Mobile Banking:** Access our mobile banking services at no extra cost.
* **Transaction Alerts:**Receive instant notifications on account transactions through mobile banking.
* **Enjoy competitive interest rates.**
* **Back-to-Back Loan or OD Facility:**Avail loan or overdraft facility with your deposit/placement as collateral, subject to existing policies and procedures on loans

## Requirements

Personal high growth account requirements

For locals

* Be at least 18 years of age (minors can open accounts with consent of parents)
* Valid National ID
* Original Family Book

For foreigners

* Be at least 18 years of age
* Valid Passport with Visa stamp
* Proof of Residence
* Proof of Employment

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# Personal Home loan

## Description

iBank Home Loan TURNING DREAMS INTO REALITY FASTER. Whether you are moving into a chic apartment, building your home in the countryside, or expanding your existing family home, we’ve got you covered. We offer you attractive rates and flexible terms that meet your unique financial needs with fast approvals. Your infinite banking experience makes the journey to homeownership easy and hassle-free.

Own your dream home faster

* Competitive interest rate: enjoy competitive low interest rates based on your loan amount
* High financing: up to 70% of property’s appraised value
* Speedy approval: quick approvals to make your dreams a reality faster
* Flexible repayment: stretch up to 20 years

## Personal Home loan product information

Home loan package

* Unlock up to 70% with secure hard title ownership
* Currency: USD or KHR
* Loan term: up to 20 years
* Repayment: flexible (installments, amortization, partial, bullet repayment)

Requirements

* Be at lease 18 years of age
* Cambodian national with National ID
* Have a permanent address certified by local authority
* Stable income with proof of employment
* Bank statements

Collateral

* Title deed
* Sales and Purchase agreement
* Property valuation report

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# Personal car loan

## Desciption

iBank Car Loan ZOOM OFF WITH YOUR FAVORITE VEHICLE. Looking to own your dream vehicle? We make it easy and hassle-free. No more complicated paperwork or long approval processes. It’s like cruising on a highway. Your infinite banking experience lets you drive away with your dream car.

Vehicle ownership made easy

* Competitive interest rate: enjoy competitively low interest rates based on your loan amount
* High financing: up to 70% of the property’s appraised value
* Speedy approval: fast approvals to bring your dreams to life quicker
* Flexible repayment: installments of up to 6 years

## Personal car loan product information

Car loan package:

* Covering up to 70% of the vehicle’s value
* Currency: USD or KHR
* Loan term: up to 6 years
* Repayment: Flexible (Installments, Amortization, Partial, Bullet repayment)

Requirements

* Be at least 18 years of age
* Cambodian national with National ID
* Have a permanent address certified by local authority
* Stable income with proof of employment
* Bank statements

Collateral

* Immovable property (Land or house)
* Purchased car

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# Personal money transfer

## Description

MONEY TRANSFER Send funds locally or internationally with ease. iBank Money Transfer offers you competitive prices, low fees and quick money transfers. It’s designed with advanced security measures, delivering a seamless experience and secure transfers. Your infinite banking experience makes fund transfers easy, quick and hassle-free

Transfer funds with confidence

* Secure & safe: advanced security measures to protect critical data and transactions
* Quick transfer: transferring funds is made easy and accessible to all
* Easy tracking: overview of your financial transactions on one integrated platform

9.2 Domestic remittance

Transfer funds locally to iBank accounts or other bank accounts easily with low transaction fees

|  |  |
| --- | --- |
| **Transfer amount** | **Fee** |
| Less than 5000 USD | 8 USD |
| 5000 USD and above | 12 USD |

## International remittance

Send and receive funds to any beneficiary account around the world and get the flexibility to choose from 3 different currencies

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Outward telegraphic transfer (OTT)** | | |
| **Transfer amount** | **Fee charge** | |
| **Commission** | **Cable** | |
| USD | < $10000 | $10 | $20 |
|  | > $10000 | 0.17% or min $10 | $20 |
| EUR | < €9,000 | €9 | €18 |
|  | > €9,000 | 0.17% or min €9 | €18 |
| THB | < ฿200,000 | ฿200 | ฿800 |
|  | > ฿200,000 | 0.17% or min ฿200 | ฿800 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Inward telegraphic transfer (ITT)** | | |
| **Transfer amount** | **Fee charge** | |
| **Commission** | **Cable** | |
| USD | < $10,000 | $10 | Free |
|  | > $10,000 | 0.1% of receiving amount | Free |
| EUR | < €9,000 | €9 | Free |
|  | > €9,000 | 0.1% of receiving amount | Free |
| THB | < ฿200,000 | ฿200 | Free |
|  | > ฿200,000 | 0.1% of receiving amount | Free |

|  |  |  |
| --- | --- | --- |
| **Telegraphic transfer between iBank Cambodia & iBank Laos** | | |
| **Transfer amount** | **Fee charge** | |
| **USD** | **Commission** | **Cable** |
| < $5,000 | $5 | Free |
| $5,001-$10,000 | $10 | Free |
| $10,001-$50,000 | $15 | Free |
| $50,001-$100,000 | $25 | Free |
| $100,001-$200,000 | $35 | Free |
| Above $200,001 | 0.03% max $500 | Free |

## Remittance in partnership with DBP

In partnership with DBP (Development Bank of the Philippines) iBank helps facilitate fund transfers to the Philippines for Filipinos or foreigners living/working in Cambodia.

* **Cash Pick-up:** At authorized outlets (DBP Branches, Palawan, M. Lhuillier, Cebuana). USD8 per transaction.
* **Overseas Arrangement:** Overseas Collection Arrangement for Government Institutions (SSS and Philhealth). USD5 per transaction.
* **Conditions:** Cash pick-up amount limit is USD9,500 per day.

## iBank digital transfer

Easy and fast money transfer from Thailand. In partnership with Krungthai Bank, Cambodian migrant workers and others in Thailand can easily and conveniently remit money to Cambodia. Beneficiary receives the full amount in KHR.

* Transfer limit: Maximum of THB100,000 per transaction per day
* How to transfer from Thailand: Visit any Krungthai Bank Branches during working hours. Transfer anytime, anywhere on APG (ASEAN Payment Gateway) Mobile via Web application.
* How to receive in Cambodia: Open an iBank account to receive. Make withdrawals at any iBank branch counter, iBank ATM and MasterCard ATM nationwide. Withdraw from Bakong Member branches and agents nationwide.

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# Personal credit card

## Description

Mastercard IBANK CREDIT CLASSIC Elevate your lifestyle with the passport to indulgence for all your everyday purchases, at home or abroad.Your infinite banking experience rewards you for your everyday purchases.

Compelling Advantages Await. A world of benefits tailored to simplify your everyday transactions

* Highest credit: limits up to USD 500000
* Buy now, pay later: enjoy 0% interest up to 45 days for purchase transaction
* Convenience tracking: track transactions on the go via iBank mobile app
* Withdraw anywhere, anytime: withdraw cash from ATMs worldwide, wherever the mastercard logo is visible
* Exclusive promotions: exciting discount at participating merchants

## Remarkable personal credit card features

Easy card management: View credit card balance and transaction history in real time via the iBank Mobile app

Efficient customer service: 24/7 support that is fast and responsive

Easy POS payment: You can make payments using your Mastercard at Point of Sale (POS) terminals. Additionally, you can make payments online anywhere in the world where Mastercard is accepted as a form of payment.

Protection: Safe and secure. You won’t be held liable for any unauthorized card purchases.

## Fees & Charges

|  |  |
| --- | --- |
|  | **USD** |
| USD | 5 years |
| Annual fee - primary | 15 |
| Annual fee - supplementary | 15 |
| Card replacement | 15 |
| Currency conversion fee | 2% |
| Cash advance on-Us | 5 |
| Cash advance off-Us | 2% or Min 5 |
| Late payment fee | 5% or Min 10 |
| Balance inquiry fee on Non-BIC terminal | 0.5 |
| Chargeback process fee | 20 |
| Re-print statement | Free |
| Minimum Payment (MP) | 10% or Min 20. 50% or Min 30 |
| Interest rate | - |
| Retail purchase | 18% p.a |
| Cash advance | 20% p.a |

**Note**: All terms and conditions are subject to change to iBank (Cambodia) Plc. sole discretion in changing without prior notice.

## Requirements & documents

For cash secured

* Valid Cambodia ID or Passport.
* Residential or Family Book.
* Fixed Term Deposit or Block amount in current/saving account with iBank.
* Other information is following to customer declaration on bank application forms.

For Salary income

* Employment letter OR contract.
* Pay slip OR payroll bank statement last 3 months
* Income statement last 1 year.
* Balance sheet.
* Sales & Purchase invoices AND/OR bank statement from last 6 months.

For Business income

* Rental agreement attached with title ownership.

For unsecured

* Valid Cambodia ID or Passport
* Residential or Family Book.
* Proof of Incomes.

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# Personal Debit card/ Personal ATM Card

## Description

iBank ATM Card YOUR KEY TO CONVENIENT BANKING Withdraw funds anytime at iBank ATM machines nationwide for free and make purchases from funds deducted directly from your account in real time. Your infinite banking experience offers the convenience of having cash in your hands instantly.

Convenience on the go

* Exclusive offers: enjoy attractive discounts with our merchant partners
* Save on fees: no fees associated with opening an ATM card and no withdrawal fees if withdrawing from BIC Bank ATM Machine
* For all: every iBank account holder is eligible for an ATM card

## Terms and conditions

|  |  |
| --- | --- |
|  | **USD** |
| Validity | 5 years |
| Card issuance fee | Free of charge |
| Annual maintenance fee | 6 |
| Cash withdrawal with iBank ATM | Free |
| Cash withdrawal with other banks | Free applied |
| Balance inquiry | Free |
| Mini statement printing | Free |
| Reset PIN code | 3 per transaction |
| Replacement of lost ATM card | 6 |
| Cash withdrawal limit per transaction | 2000 |
| Cash withdrawal limit per day | 2000 |
| Maximum withdrawals per day | 10 |

**Note:** There are no withdrawal fees if withdrawing from iBank ATM Machine only.  
Fees apply for ATM machines belonging to other banks.

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# iBank Mobile for Personal customer

## Desciption

Anytime, anywhere banking with iBank Mobile. The convenience of banking is now in your hands. Perform transactions on the go with iBank Mobile and be empowered to take control of your finances in real time. Your infinite banking experience offers you a simplified experience and the ultimate convenience of banking.

Banking on the go. Convenient, secure and easy. The one-stop platform that offers you comprehensive finances and the convenience of banking wherever you are.

* Accounts & Cards Overview. Hassle-free monitoring on the go. One unified platform for a complete overview of your accounts and card transactions in real time.
* Pay with your phone. Quick, secure, and convenient. Just scan and pay - it’s that easy. No more hassles of physical cash when you shop.
* Maximum Security. Bank with confidence. With advanced technology to protect all your critical data and transactions.
* All Bills in One Platform. Pay on time easily and efficiently. Say goodbye to the stress of managing different bills.

## Start with iBank mobile

Step 01: Download iBank mobile app. Available on App Store and Google Play

Step 02: Create your iBank account. Tap ‘Sign up’ to create your new iBank account

Step 03: Sign up and verify your mobile number. Verify OTP code sent to your mobile

Step 04: Provide proof of identity. Submit a clear photo of your national ID

Step 05: Provide facial verification. Verify your details via facial recognition

Step 06: Provide personal information. Fill in your personal particulars

Step 07: Set up your passcode. Key in your unique passcode

Step 08: Log in to your iBank account. Log in via username and password

Step 09: Yay! Your iBank account is ready. Start banking on the go