



ធនាគារឯកទេស អ៊ីអេស (ខេមបូឌា) ភីអិលស៊ី
AEON SPECIALIZED BANK (CAMBODIA) PLC.

ជាទីស្នាក់នៅ អគារលេខ៧២១ មហាវិថីព្រះបូជិន្យ សង្កាត់បឹងកេងកង៣ ខណ្ឌចំការមន ភ្នំពេញ ព្រះរាជាណាចក្រកម្ពុជា
ទូរស័ព្ទលេខ ៖ +៨៥៥ (០)២៣ ៩៨៨ ៥៥៥ ទូរសារលេខ ៖ +៨៥៥ (០)២៣ ៩៨៨ ៧១១

Installment Service

Promotion Code:

Application

Agreement

2160402-1-0095

101-00076040-8

Borrower's Information		ID Number: 010247017	Issued By:
Name (Eng): SOM SOENG			
Name (Khmer): SOM SOENG			
Nationality: <input checked="" type="checkbox"/> Cambodian <input type="checkbox"/> Other		Date of Birth: 01/20/1978	Marital Status: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Single
Education: <input type="checkbox"/> Secondary School <input type="checkbox"/> High School <input checked="" type="checkbox"/> University <input type="checkbox"/> Other			
Address: #72C			
Sangkat: BOENG REANG		Khan: DOUN PENH	City: PHNOM PENH
Type of Resident: <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Family house <input type="checkbox"/> Relative <input type="checkbox"/> Renting <input type="checkbox"/> Other			
Living Since Year: 1997			
Living With: <input checked="" type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Relative <input type="checkbox"/> Friend <input type="checkbox"/> Alone <input type="checkbox"/> Other			
Mobile Phone: 017345225		Home Phone: 086785858	Email:

Employment Information		Company Name (Eng): CENTRAL PARK SPORTSCOMPLEX	
Company Name (Khmer): CENTRAL PARK SPORTSCOMPLEX		Business Register No.:	
Address: NA			
Sangkat: SRAH CHAK		Khan: DOUN PENH	City: PHNOM PENH
Office Phone: 0719787888		Contact Time: 8:00 AM-5:00 PM	
Position: <input type="checkbox"/> Owner <input type="checkbox"/> Director up <input checked="" type="checkbox"/> Manager up <input type="checkbox"/> Staff up		Working	<input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Season
Department		Email:	Work Since Year: 2014
Company Status: <input type="checkbox"/> Listed Company <input type="checkbox"/> Private Company (50 staffs up) <input checked="" type="checkbox"/> Private Company (less 50 staffs)			
<input type="checkbox"/> Factory <input type="checkbox"/> State Enterprise <input type="checkbox"/> Business Owner (Company) <input type="checkbox"/> Specialist (Doctor, Lawyer.....etc)			
<input type="checkbox"/> NGO <input type="checkbox"/> Government Officer <input type="checkbox"/> Self Employment <input type="checkbox"/> Agriculture <input type="checkbox"/> Other <input type="checkbox"/> Education			
Monthly Income: Basic Salary: 910.00		USD	Other: 0.00 USD
Total Income: 910.00		USD	Salary Date: 5 of the month

Bank Transaction	Do you currently loan from other? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes: Loan From:	Balance: USD Purpose:
Monthly Payment (Principle +	USD End of

Guarantor/Referrer	Type: <input type="checkbox"/> Guarantor <input type="checkbox"/> Reference	ID Number:
Relation: <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Relative <input type="checkbox"/> Friend <input type="checkbox"/> Other	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Name (Eng):		Name (Khmer):
Nationality: <input type="checkbox"/> Cambodian <input type="checkbox"/> Other		Date of Birth:
Address:		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single
Sangkat:		Khan:
City:		
Type of Resident: <input type="checkbox"/> Own <input type="checkbox"/> Parents House <input type="checkbox"/> Relative <input type="checkbox"/> Renting <input type="checkbox"/> Other		Living Since Year:
Mobile Phone:		Home Phone:
Email:		
Company Name (Eng):		Khmer:
Business Register No:		Office Phone:
Address:		
Sangkat:		Khan
City:		

Mailing Address:	<input type="checkbox"/> Home <input checked="" type="checkbox"/> Office
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Declaration and Service		I/We [hereinafter called the "Borrower" and the "Guarantor"	
declare the the above information provide in this Application is true and correct. The borrower requests from AEON Microfinance (Cambodia)Co., Ltd (hereinafter called the "Lender") a loan for purchasing the products or services from their provider (hereinafter called the "Dealer") as indicated in this Application. by signing this Application, the Borrower, the Dealer, the Lender and the Guarantor (if any) agree with the terms and conditions of Loan Agreement as attached on the reverse side. in witness thereof, the Borrower, the "Guarantor"(if any), the "Dealer", and the Lender sign yhis Application as			
Borrower's Signature		Guarantor's Signature	Dealer's Signature
Lender's Signature			
Name:		Name:	Name:
Date:		Date:	Date:

Dealer Name:	NOJIMA (CAMBODIA) CO, LTD
Dealer Code:	1402-7001

Item of Product	
Type of Product:	SONY BRAUN TUBE TV
Brand Name:	SONY
Model:	N/A

Payment Calculation	
① Product Price (+VAT):	1,328.99 USD
② Down Payment:	0.00 USD
③ Total Finance Amount (①-②):	1,328.99 USD
④ Interest Indication Per Month:	0.99%/Month
⑤ Installment Term:	18 Months
⑥ Total Interest (③*④*⑤):	236.82 USD
⑦ Total Due Pay (③+⑥):	1,565.81 USD
⑧ Initial Payment:	103.81 USD
⑨ Monthly Payment:	86.00 USD
Date :	05/02/2016
First Payment Date	

Payment Received	
- Agreement Fee Received	3.00 USD
- Down Payment Received	0.00 USD
Borrower's Signature	
Name:	
Date:	
Dealer's Signature	
Name:	
Date:	

Final Confirmation	
I would like to confirm that I have already recieved the product, paid the necessary fee to the Dealer as above and have entered to the Agreement.	
Borrower's Signature	
Name:	
Date:	

Note:	Page 1: For AEON Page 2: For Dealer Page 3: For Customer
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Terms and Conditions of Installment Service

The person indicated in "Borrower's" Information (hereinafter Borrower), the Guarantor (if any), Product or Service provider (hereinafter Dealer) and AEON Microfinance (Cambodia) Co., Ltd (Hereinafter Lender) hereby agrees as follows:

1- The Lender agrees to give the loan to the Borrower to pay for products or services. The Borrower agrees to the Lender to pay for the products or the services directly to the Dealer instead of the Borrower as mentioned in the agreement between the Borrower and the Dealer.

2- The Borrower shall sign on final confirmation column in the Agreement after receiving the products or the services from the Dealer and the Borrower agrees to repay the loan including the principal, the interest, and other fees to Lender. The Borrower shall comply with the terms and conditions of this Agreement. The repayment of the loan shall be made by the methods specified by Lender such as at the branch of the Lender or through the money transfer agency, or pay via bank. The method and conditions of payment are specified by the Lender in the Payment Schedule. The Borrower shall pay the monthly repayment from the first installment due as specified in the Agreement and the repayment shall be paid in the period ahead until full payment according to the following procedures and conditions:

2.1 The monthly payment shall be made to the Lender based on the Payment Schedule, on every 02nd of month until the full payment.

2.2 All payment shall be made in USD Only.

2.3 Borrower shall pay the Down payment to the Dealer according to the condition provided by the Lender. Loan amount shall be the price of service or product including TAX deducted and the down payment amount. Agreement fee and other fees shall be paid to the Lender via Dealer on the Agreement date based on the Lender's policy.

2.4 The Borrower may retract the Agreement within 7 (seven) days after the Agreement date with the prior consent of the Lender and the Dealer; and all fees which the Borrower paid to the Lender and the Dealer, will be returned to the Borrower.

2.5 The payment can be made at the branch counter of the Lender or through the bank account provided by the Lender. All the expenses and fees regarding such payment shall be borne by the Borrower.

3- The Borrower is responsible for operation expenses of the Lender due to overdue payment of the Borrower and any fee including costs of litigation or other expenses that the Lender should pay because of such events. The Borrower agrees to pay the full amount to the Lender of the following:

3.1 The Borrower agrees to pay the Late Charge according to the Lender's policy when the Borrower fail to make a repayment within due date. The late charge shall not exceed 1USD per day.

3.2 For credit check service, the Borrower agrees to pay the field collection charge according to the Lender's policy.

3.3 In case of payment by cheque, and that cheque is not valid for any reason, the Borrower shall pay to the Lender any expenses related to that cheque.

4- In the case that the Borrower causes damage; or loss to the products or services for any reason, or the Borrower sells the product before full payment or receiving the cash instead of the product, the Borrower shall continue to pay the loan until the full amount of the loan has been paid.

5- The Lender will not be responsible or guarantee either directly or indirectly for running age, value, conditions or the quality of the products or the services. The Lender agrees not to claim any rights of warranty from the Dealer.

6- The Borrower may terminate the Agreement before its term by making the prepayment as prescribed in the Lender's policy.

7- If the Borrower changes his/her address or workplace or bank account which is used for direct debit payments for each installment as specified in this Agreement, the Borrower shall give a prior written notice to the Lender no later than 7 (seven) days from the date of such change.

8- The Lender reserves the right to terminate the Agreement by giving a written notice as follows:

8.2 The Borrower is insolvent or bankrupt, or there is court order which declare his/her insolvency, or seize the property of the Borrower; or

8.3 The Borrower gave false information or concealed the actual information associated with the Agreement or information to be material under this Agreement; or

8.4 The Borrower does not comply with the terms and conditions of this Agreement.

9- If any of the events set out in clause 8 occurs, the Borrower agrees to return the products to the Lender for sale in auction. In this case:

9.1 If the price of the product is deficient to settle the debt, the Borrower shall continue the recovery until the entire amount of the outstanding debt is fully repaid.

9.2 If the price of the product is over the outstanding amount, the Lender shall return the surplus money to the Borrower.

10- I, hereby authorize, AEON Microfinance (Cambodia) Co., Ltd, to collect information contained in the present application and other information relevant to this application, and disclose it to third parties for the purposes established under the Article 8 of the NBC Prakas on Credit Reporting. I understand that Credit Reporting Service Provider and AEON Microfinance (Cambodia) Co., Ltd will be responsible for the collection, processing and dissemination of the data. I am entitled to access my information and complain to obtain the correction or deletion of such data when there is an adequate reason in line with the procedures established under the Prakas on Credit Reporting and the code of conduct. The Lender may use the information in this Agreement as data to provide the services and products such as the credit card issuer, insurance, life insurance, settlement of the debt, or for other purposes in the future. Therefore, the Borrower shall not revoke his/her consent in any event, claim any compensation or any damages from the Lender or any individual or from any legal person that received the information; and the Borrower shall immediately notify the Lender if there is any information changed

11- The Borrower consents to the Lender to edit or change covenants and conditions of this Agreement including interest rate, any service fee, and the expenses specified in this Agreement. The Lender reserves the right to vary or revise the credit limit or refuse to provide the loan without notice and without returning any credit documents to the Borrower

12- The Lender has the right to assign debt collection agent to collect payment.

13- If the Borrower is in default, the Guarantor agrees to pay to the Lender all outstanding debt including principal, interest, and others fee due by the Borrower, without needing first to claim the payment from the Borrower.

14- The provisions of this Agreement are severable. If any provisions of this Agreement become invalid, illegal or unenforceable, the remainder of this Agreement is still valid, legal, and enforceable by the law.

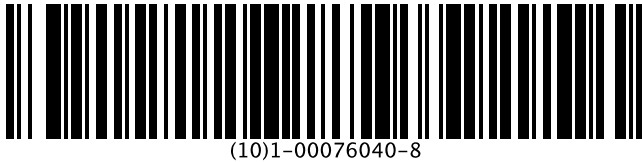
15- This Agreement shall be governed by the laws of Cambodia. Any dispute arising out of or in connection with this Agreement shall be amicably settled by the parties. If the dispute is not resolved within one month, either party can bring it to the courts of Cambodia.

16- This Agreement shall be binding upon and shall inure to the benefit of the Borrower and the Lender and their respective heirs, personal representatives, assigns and/or successors.

17- The Payment Schedule and the Lender's policy shall form part of this Agreement.



ធនាគារឯកទេស អ៊ីអេស (ខេមបូឌា) ភីអិលស៊ី
AEON SPECIALIZED BANK (CAMBODIA) PLC.
ជាតំណាង អគារលេខ ៧២១ មហាវិថីព្រះមុនីវង្ស សង្កាត់បឹងកេងកង៣ ខណ្ឌចំការមន ភ្នំពេញ ព្រះរាជាណាចក្រកម្ពុជា
ទូរស័ព្ទលេខ ៖ +៨៥៥ (០)២៣ ៩៨៨ ៩៨៨ ទូរសារលេខ ៖ +៨៥៥ (០)២៣ ៩៨៨ ៧១១



ឈ្មោះ: SOM SOENG

អាសយដ្ឋាន Phnom Penh, Doun Penh, Boeng Reang

តារាងបង់ប្រាក់ Payment Schedule

ដូនចំពោះ លោក-លោកស្រី ជាតិគោរព

យើងខ្ញុំសូមថ្លែងអំណរគុណ លោក - លោកស្រី ចំពោះការប្រើប្រាស់សេវាកម្មរបស់ អ៊ីអេស ម៉ាយក្រូហ្វាយណែន (ខេមបូឌា)។ ក្នុងនាមជាបុគ្គលសម្ព័ន្ធរបស់ក្រុមហ៊ុនជប៉ុននាំមុខគេខាងផ្នែកលក់រាយសេវាហិរញ្ញវត្ថុ យើងខ្ញុំសង្ឃឹមថា នឹងអាចផ្តល់ជូនអតិថិជននូវសេវាគុណតម្លៃ ដើម្បីធ្វើឱ្យជីវភាពរស់នៅកាន់តែប្រសើរឡើងតាមរយៈការប្រើប្រាស់សេវាកម្មរបស់ អ៊ីអេស ។ យើងខ្ញុំសូមជំរាបជូន លោក - លោកស្រីអំពីខ្លឹមសារសង្ខេបនៃកិច្ចព្រមព្រៀង និង ភ្ជាប់មកជាមួយនូវតារាងបង់ប្រាក់ដូចខាងក្រោម៖

Dear Value Customer

Thank you very much for applying the service of AEON Microfinance(Cambodia) Co., Ltd. As a subsidiary of the Japanese Leading Retail Finance Provider, we are hoping to support our customer's good life through our Financial Services. We should sincerely like to inform you about the brief contents of our agreement and attached Payment Schedule as follows:

កិច្ចសន្យាលេខ /Agreement No	101-00076040-8
ថ្ងៃចុះកិច្ចព្រមព្រៀង Agreement Date	04/04/2016
ផលិតផល /Product	SONY BRAUN TUBE TV- N/A- SONY
ពាណិជ្ជករ /Dealer	NOJIMA (CAMBODIA) CO, LTD
ទំហំឥណទាន /Finance Amount	1328.99 USD
អត្រាការប្រាក់ប្រចាំខែ (Flat Rate) /Interest Indication (Flat Rate)	0.99%
អត្រាការប្រាក់ប្រចាំខែ (Effective Rate) /Interest rate/month (Effective Rate)	1.81%
រយៈពេល /Payment Term	18months
ទឹកប្រាក់បង់លើកទីមួយ /First Payment Amount	103.81 USD
ទឹកប្រាក់បង់ប្រចាំខែ /Monthly Payment Amount	86.00 USD
ថ្ងៃបង់ប្រាក់ Payment Due Date	2nd of the month
ថ្ងៃ ខែ ឆ្នាំ បង់ប្រាក់លើកទីមួយ /First Payment Date	02/05/2016
ថ្ងៃ ខែ ឆ្នាំបង់ប្រាក់លើកចុងក្រោយ Final Payment Date	02/10/2017

តារាងបង់ប្រាក់/Payment Schedule

	ថ្ងៃបង់ប្រាក់ Payment Due Date (ថ្ងៃ ខែ ឆ្នាំ)		ទឹកប្រាក់សរុបត្រូវបង់ Total Payment	ការប្រាក់ Interests	ប្រាក់ដើម Principals	សមតុល្យប្រាក់ដើម Outstanding Principals	សមតុល្យឥណទាន Outstanding Debts
1	02/05/2016	Mon	103.81	24.01	79.80	1,249.19	1,462.00
2	02/06/2016	Thu	86.00	22.56	63.44	1,185.75	1,376.00
3	02/07/2016	Sat	86.00	21.42	64.58	1,121.17	1,290.00
4	02/08/2016	Tue	86.00	20.25	65.75	1,055.42	1,204.00
5	02/09/2016	Fri	86.00	19.06	66.94	988.48	1,118.00
6	02/10/2016	Sun	86.00	17.85	68.15	920.33	1,032.00
7	02/11/2016	Wed	86.00	16.62	69.38	850.95	946.00
8	02/12/2016	Fri	86.00	15.37	70.63	780.32	860.00
9	02/01/2017	Mon	86.00	14.09	71.91	708.41	774.00
10	02/02/2017	Thu	86.00	12.79	73.21	635.20	688.00
11	02/03/2017	Thu	86.00	11.47	74.53	560.67	602.00
12	02/04/2017	Sun	86.00	10.12	75.88	484.79	516.00
13	02/05/2017	Tue	86.00	8.75	77.25	407.54	430.00
14	02/06/2017	Fri	86.00	7.36	78.64	328.90	344.00
15	02/07/2017	Sun	86.00	5.94	80.06	248.84	258.00
16	02/08/2017	Wed	86.00	4.49	81.51	167.33	172.00
17	02/09/2017	Sat	86.00	3.02	82.98	84.35	86.00
18	02/10/2017	Mon	86.00	1.65	84.35	0.00	0.00
Total Amount			1,565.81	236.82	1,328.99	-	-