

# RHB Indochina Bank

## CONSUMER LOAN APPLICATION

Dep.	<b>Retail and Mortgage</b>	Date	<b>28 Feb 2019</b>
Park to	<b>MTT</b>	CA No.	<b>RHBIBL-BDM-0011-2019-0015</b>
To	<b>BM &amp; HCED</b>		
(To be escalated to next level if applicable)		N/A	

Borrower(B) / Guarantor(G) Profile						
No.	Name	B/G	ID/Passport No	Age	Borrowing Relationship Since (Year)	
1	<b>Mr. Hing Cheyrath</b>	<b>B</b>	<b>050263351</b>	<b>46</b>	<b>New</b>	
2	<b>Mdm. Sien Sina</b>	<b>B</b>	<b>011036020</b>	<b>43</b>	Related / Connected Party	
					Borrower KYC Level	H M L
					Credit Grade	<b>4</b>

### Applicant's Background

Applicants, Mr. Hing Cheyrath and Mdm. Sien Sina, are husband and wife. Presently, Mr. Hing Cheyrath is employment while Mdm. Sien Sina is a housewife. They are residing in Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh, with parents.

Mr. Hing Cheyrath has engaged in career since 1998 and gradually updated level from position as Officer to Manager. Presently, he is holding position as Project Manager of KUY LEANGKY CONSTRUCTION TRADING GROUP CO., LTD since 04 Feb 2016 with gross salary of USD1,800 per month. Noted, the salary is paid by cash in Khmer Riel (last 3 months pay slips are attached)

Applicants request HL to part finance on purchase Flat EoE1 located in Borey Piphup Thmei Chamkaroung as they plan to move out from their parents and stay with their own family. But the purchased house is currently under Soft TD so the applicant has another house (Hard TD) which is current residence to charge with us instead.

### Employer's information

KUY LEANGKY CONSTRUCTION TRADING GROUP CO., LTD is a company which have providing services such as design, engineering, construction, real estate and other services that client need with the international standard quality and services.

Company registered No.: 00028045

Incorporation Date:13 Sep 2006

Company Type: Private Limited Company

Country: Cambodia

Address: No. 2,3Eo, St. 516, Sangkat Beoung Kak 1, Khan Toul Kork, Phnom Penh.

Director: Kuy Leangky

Request							
<ul style="list-style-type: none"> <li>- To request 15-Year HL of KHR205Million (Easy Loan Easy Home)</li> <li>- To seek approval for variance on land/building value after issuing a formal valuation report subject to total OMV of not less than USD80K.</li> </ul>					Request for	<b>Y</b>	<b>N</b>
					Age deviation		<b>N</b>
					DSR deviation		<b>N</b>
					MOA deviation		<b>N</b>
Loan Details							
Type	Existing Limit (KHR'Million)	Proposed Limit (KHR'Million)	Change	Outstanding Balance (KHR'Million)	Pricing (Current ECOF @ 5.5%)	Repayment Period (Years)	Repayment Amount (KHR'Million)
HL	-	205	-	205	<b>1<sup>st</sup> &amp; 3<sup>rd</sup> year:</b> ECOF + 1.38%p.a. on monthly rest subject to min 6.88%p.a. <b>3<sup>rd</sup> year onward:</b> ECOF + 2.25%p.a. on monthly rest subject to min	15	Round-up 1.83 (1 <sup>st</sup> & 3 <sup>rd</sup> year) 1.92 (3 <sup>th</sup> year onward)

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					7.75%p.a.		
<b>Total</b>	<b>-</b>	<b>205</b>	<b>-</b>	<b>205</b>			

### Loan Purpose

Applicants request HL of KHR205M to part finance on purchase 2-storey Flat located in Borey Piphup Thmey, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh.

Under Construction	Y	N	Completed from developer	Y	N	
Name of Developer Panel Unit Capping Approved unit @ to date %, of completion <b>SPA Price</b>			: New World : Y/N : N/A : N/A : 100% <b>: USD95K</b>			<ul style="list-style-type: none"> <li>- Revealed by applicants, they want to purchase new house located in Borey Piphup Thmei-Chamkar Doung. Based on verbal SPA, the property worth of USD95K.</li> <li>- They apply HL of RHB205M (Equivalent to USD50K) for part finance on purchased house.</li> <li>- Since the house to be purchased is under soft TD, the loan will be charged with another property to secure loan.</li> <li>- MOA is at 62.50% adapt verbal check of 9-Base (Flat Eo)</li> <li>- Based on verbal check of 9-Base and CPL, MOF is at 51.02% and 59.86% respectively. While, MOF is 52.63% against verbal SPA.</li> </ul>

## I. Refinancing

Bank	Approved / Operating Limit	Outstanding Balance	Pricing	Repayment Record	Remark
N/A	N/A	N/A	N/A	N/A	N/A

## II. Others

### Details of Property to be Charged

	<b>Property</b>	
Property type	Eo Flat	
Address	Phum Trea, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh	
Land Area	84sqm	
Built Up Area	64sqm (Estimated measurement)	
<b>Title Details</b>		
i. <b>Title No</b> /Expiry Date of LH	<b>12060103-4086</b>	
ii. Type of Property	Eo flat	
iii. Tenure – FH/LH (Balance of Years)	Freehold	
iv. Registered Owner	<b>Mr. Hing Cheyrath and Mdm. Sien Sina</b>	
v. Encumbrances	None	
vi. Restriction in Interest/Conditions	None	
Fire Insurance by	To be insured by RHBIBL's panel valuer	
Cross Charge (Y/N) (Please furnish details if "Y")	N	
<b>Valuation</b>		
i. <b>Valuation Report</b>		
- <b>Land Value</b>	<b>Formal valuation report to be issued by 9-Base with total value of not less than USD80,000</b>	
- <b>Building Value</b>		
- <b>Total OMV</b>		
- <b>Value Name</b>		
- <b>Date</b>		
ii. <b>Verbal/Cross Check</b>	<b>9-Base</b>	<b>CPL</b>
- <b>Land Value</b>	USD67,000 (800psqm)	USD79,800 (950psqm)
- <b>Building Value</b>	USD13,000 (200psqm)	USD12,800 (200psqm)
- <b>Total OMV</b>	USD80,000	USD92,600
- <b>Value Name</b>	Mr. Monnpech	Mr. Chrin Toury
- <b>Date</b>	24 Jan 2019	22 Jan 2019

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Verbal SPA	USD95,000
Adopt market value	USD80,000 based on 9-Base
Margin of Financing (%)	62.50%
Security Coverage (Times)	1.12x (Ascribe value)

## CBC, AML and World Checking

Based on the CBC report in Feb 2019, the applicants have no maintained Loan with other Banks/MFIs.

AML and world check: There is no any distress.

### ➤ **Conduct of Account**

So far, the applicant has not maintained saving account with Banks while his salary is paid by cash.

## **Income Statement**

Income	Actual		Projection		
	2019	2019	2020	2021	2022
	Monthly	Annually	Annually	Annually	Annually
Mr. Hing Cheyrath's salary	1,800	21,600	22,680	23,814	25,005
Total incomes	1,800	21,600	22,680	23,814	25,005
<b>Average</b>	<b>1,800</b>	<b>1,800</b>	<b>1,890</b>	<b>1,985</b>	<b>2,084</b>
Monthly installment					
RHBIBL HL (convert to USD)	467	467	467	467	467
Total commitment	467	467	467	467	467
<b>Current DSR (Times)</b>	<b>3.85x</b>	<b>3.85x</b>	<b>4.05x</b>	<b>4.25x</b>	<b>4.46x</b>
<b>Expenses</b>					
Utilities exp.	80	960	1,008	1,059	1,111
Living exp.	500	6,000	6,300	6,615	6,946
Other exp.	200	2,400	2,520	2,646	2,778
Total expenses	780	9,360	9,828	10,320	10,835
Net income	1,020	12,240	12,852	13,494	14,170
<b>Average income</b>	<b>1,020</b>	<b>1,020</b>	<b>1,071</b>	<b>1,125</b>	<b>1,181</b>
Total commitment	467	467	467	467	467
<b>Sensitized DSR (Times)</b>	<b>2.18x</b>	<b>2.18x</b>	<b>2.29x</b>	<b>2.41x</b>	<b>2.52x</b>
<b>Uncommitted balance</b>	<b>553</b>	<b>553</b>	<b>604</b>	<b>658</b>	<b>714</b>

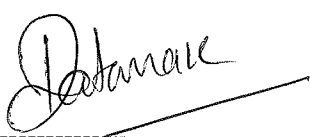

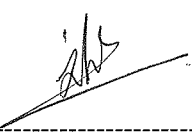
Comment:

- Applicants' incomes are generated from employment evidenced by the furnished job contract. We assume that the salary shall be increased 5% for projection income and all expenses.
- LU asked applicant for other supporting documents to more verify their income such as bank statement but they don't have as they habitually save money in hand.
- Current DSR is 3.85x and sensitized DSR is 2.18x after all expenses.
- Applicants' Assets and Liabilities

Statement of Assets and Liabilities (USD)			
Assets Owned		Liabilities	
Property to be charged with RHBIBL	80,000	RHBIBL HL	50,000
Property to be purchased	83,520		
<b>Total Assets</b>	<b>163,520</b>	<b>Total Liabilities</b>	<b>50,000</b>
<b>Net Assets</b>	<b>113,520</b>		

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Repayment Risk Analysis			
Monthly Income			USD1,800.00
	Mr. Cheyrath	USD1,800.00	
Less Total Commitment	i) RHBIBL (convert to USD)	USD467.00	USD467.00
	ii) Other MFIs/Banks	N/A	
DSR			3.85x
Balance Uncommitted			USD1,333.00
Estimated / Disclosed Net worth*			USD113,520
Within Bank Lending Criteria	1/3 Income		Y
	45% Income		N
Risks	Mitigating Factors		
- Only one source of income	<p>- Revenue is generated from Mr. Cheyrath's salary only while his wife is an housewife. But Mr. Cheyrath has experienced in career for over 20 years in Construction Skill. Presently, he is holding a high position as Project Manager of KUY LEANGKY CONSTRUCTION Co., Ltd which has been established in long-term in Cambodia.</p> <p>- Based on his career's background, he has been employed since 1998 and gradually upgraded level from Officer to Manager which is shown that the Un-employment rate shall be not concern to him.</p> <p>- Moreover, as the current and future's economic growth, the construction industry is still continued to progress with long term demand where is comfortable and double free for applicant's career as well as his capacity for monthly loan installment with us.</p> <p>- Noted, the applicant's net worth is at about USD113.5K (including the property to be charged of USD80K) which is easy to covert in cash for worst scenario.</p> <p>- The requested tenure of 15 years is reasonable to comfort loan against the length's career.</p>		

Recommendation	
Prepared By:   Sok Ratanak Assistant Manager 28-02-2019	Recommended By   Nhim Borey Senior Manager 28-02-2019
	Jointly Approved By   Lav Menghuoy Branch Manager 01-03-2019

Credit Policy : In Compliance / Non-Compliance  
D/P Check: BM & HCED  
AML/CFT Check: No name matched

DP Check (Amount in USD)		
Description	Borrower + related borrowers	Borrower + related borrowers

# RHB Indochina Bank

	(RHBIBL only)	(RHB Banking Group)
Total Exposure	KHR205Million	
Less standalone facilities	N/A	
Total exposure excluding standalone facilities	KHR205Million	
Of which	N/A	
Secured facilities	KHR205Million	
Unsecured facilities	N/A	
This application is within DP of	BM & HCED	

## Head office use only

Comment by Loan and Credit Administration

### Term Sheet

<b>HL (Easy Loan Easy Home)</b>	<b>KHR205M</b>	<b>Tenure: 15 Years</b> <b>Installment amount: KHR1.83M (1<sup>st</sup> &amp; 3<sup>rd</sup> year)</b> <b>and KHR1.92M(from 4<sup>th</sup> year onward)</b> <b>Processing fee: Waive</b> <b>Prepayment:</b> <b>1<sup>st</sup> to 5<sup>th</sup> year:</b> 3% on prepayment amount if the facility is fully/partially settled before expiry date. <b>4<sup>th</sup> year onward:</b> 1% on prepayment amount if the facility is fully/partially settled before expiry date.
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### Condition precedent:

1. Acceptance of Letter of Offer
2. Payment of processing fee of 1% on approval limit
3. Purchase of fire insurance over the subject property
4. To submitted the renewal employment contract prior to loan release.
5. Release of facilities subject to :-
  - a) Compliance of Terms under Condition Precedent.
  - b) Completion of relevant security documentation. All loan/security documents which are required herein and/or such other documents as may be required by the Bank and/or its solicitors shall have been executed by the Applicants and/or the relevant security parties, registration fee duly paid and registered at such registries as the Bank may deem necessary.
  - c) Submission of valuation report from 9-Base with total OMV of not less than **USD80,000**

### Disbursement method:

- After completion of blocking TD, the **HL of KHR205Mill (Equivalent to USD50K)** shall be released by issuing banker check to vendor/seller subject to submission of formal SPA and differential sum on the purchased house. Or reimbursement is allowed subject to submission of formal SPA and evidence that the full payment has been paid by the applicant.

### Post drawdown condition:

- To submit a copy of TD (Soft) of the purchased house and registered ownership under applicant's name within 2 months after loan drawdown date.

Other terms and conditions (if any): N/A

### Other comments:

## Appendix I

Repayment Analysis				
Item	Yes	No	NA	Remark (mandatory if "NO" is (x))
Employment Confirmation Letter	x			
Salary slip for the last 3 months	x			
Income statement (P&L)			x	
Sale/Purchase invoices (for the last 3 months)			x	Salary earner

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Balance Sheet			<b>x</b>	Salary earner
Income Projection			<b>x</b>	Salary earner
SPA	<b>x</b>			To be submitted before loan disbursements

Security Document	New / Complied
Facility agreement of <b>KHR205Million</b> as principal instrument	New
Hypothec Agreement as subsidiary instrument on Property <b>__1__</b>	New

**Contact/Call Report**

Date / Time	:	20-Feb-2019	10:00 am
Borrower (s)	:	Mr. Hing Cheyroth and Mdm. Sien Sina	
Employer Name	:	Kuy Leangky Construction Trading Co., Ltd	
Type of employment	:	Project Manager	
Company Address	:	No. 2,3Eo, St. 516, Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh.	
Tel No	:	061 243 444 and 012 911 228	
New / Existing Facilities	:	New HL : KHR205Million	
Visiting Officer	:	Mr. Ros Channara	
Branch Observation/ Notes	:	<p>Applicants, Mr. Hing Cheyrath and Mdm. Sien Sina, are husband and wife. They are residing in Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh, with parents.</p> <p>Mr. Hing Cheyrath is a Project Manager at Uy Leangky Construction Trading Co., Ltd while his wife, Mdm. Sien Sina, is housewife.</p> <p>They apply HL of KHR205M (equivalent to USD50K) for part finance on purchased house located in Borey Piphup Thmei Chamkar Doung, Phum Sambour, Sangkat Dangkor, Khan Dangkor, Phnom Penh. Noted, the purchased house is under soft TD, so the HL will be secured by another property (Flat Eo) where located in Phum Trea, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh.</p>	
Conclusion	:	- The borrowers have stable and comfortable income to secure the loan.	

Inspected/ Prepared by,


Sok Ratanak  
Manager

Ros Channara  
Deputy Manager

Reviewed by,


Nhim Borey  
Senior Manager

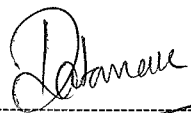
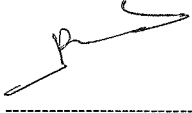

# RHB INDOCHINA BANK LIMITED

Branch: MTT

## Property Site Visit Report

<b>Borrower (s)</b>	Mr. Hing Cheyrath and Mdm. Sien Sina		
<b>Property Type</b>	Eo Flat		
<b>Land Area</b>	84sqm	<b>Built-up Area</b>	64sqm (Approximately)
<b>Property Address</b>	Phum Trea, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh		
<b>Site Inspected by</b>	Ros Channara	<b>Visiting Date</b>	: 20-Feb-2019

<b>1 Recent photograph(s) of the property enclosed</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>2 An internal inspection of the property has been done</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>3 The property is found to be in good state of repair</b> If No, please state: N/A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>4 Method of valuation</b>	<input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:	
<b>5 Cross check</b>	<input checked="" type="checkbox"/> Verbal Indication: 9-Base and CPL <input checked="" type="checkbox"/> Valuation Report: N/A <input type="checkbox"/> Other Reference:	
<b>6 Factors that may affect demand/market value</b>		
State of Repair	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair <input checked="" type="checkbox"/> Good
Occupancy rate of neighboring property	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair <input checked="" type="checkbox"/> Good
Demand for sale/rent	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair <input checked="" type="checkbox"/> Good
Incidence of crime on vicinity	<input checked="" type="checkbox"/> Low	<input type="checkbox"/> Average <input type="checkbox"/> High
Proper access road to the property	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Is location of the property flood prone	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Are there any fire hazard nearby	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Undesirable factors (e.g. cemetery, vices, etc)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other (please state)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>7 Encumbrances</b>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Bank Name :	Loan Amount :	
Facility :	Security Coverage	
<b>8 Existing Insurance</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>9 Brief description of surrounding neighboring and highlight any adverse observation:</b>		
Overall MOA is 66.10% with secure coverage of 1.05x. (as ascribed). The subject property is a parcel of land accommodating with 3-Storey Flat located Along Street 2004, Sangkat Kakab, Khan Dangkor, Phnom Penh, surrounded by Boreys, Markets, Schools, Public and Private Companies, Residents, Clinics, etc.		
<b>10 Indicative value on property</b>	OMV : USD80K FSV : N/A	
<b>11 Reasons for valuation by Branch/Bank</b>		
<input checked="" type="checkbox"/> Value can be determined <input type="checkbox"/> Request by customer <input type="checkbox"/> Other (please elaborate):		

<b>Inspected / Prepared by:</b>  Sok Ratanak Manager Date:	<b>Concurrence by:</b>  Ros Channara Deputy Manager Date:	 Nhim Borey Senior Manager Date:
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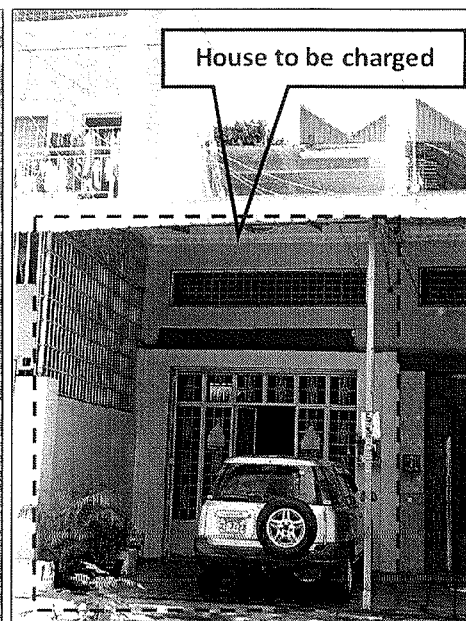
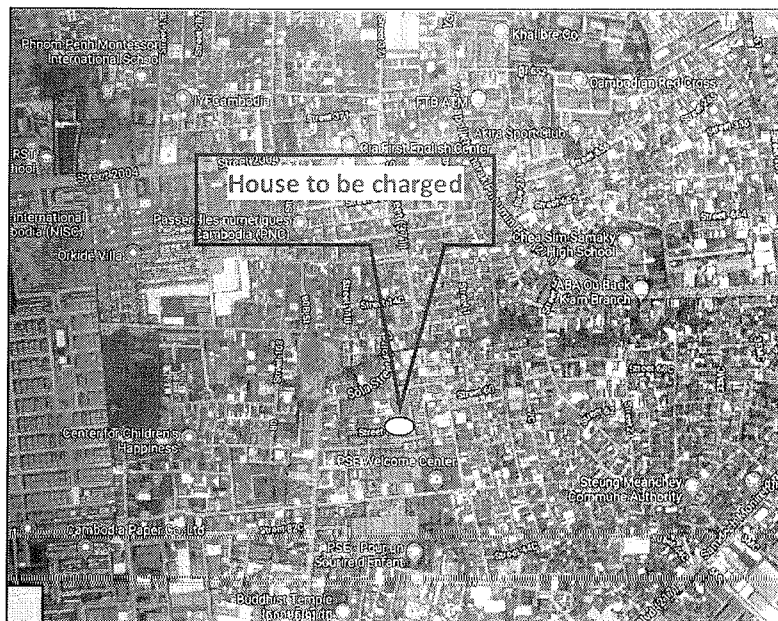


# RHB Indochina Bank Limited

Site Visit was conducted by Ros Channara  
Dated on 22 Jan 2019

## Map & Photo : Property to be charged (Eo Flat)

Address: Phum Trea, Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh.



## Map & Photo : Property to be purchased (EoE1Flat)

Address: Borey Piphup Thmei – Chamkar Doung  
Sangkat Steung Meanchey, Khan Meanchey, Phnom Penh



*Ros*

# RHB INDOCHINA BANK LIMITED

					Date	28-Feb-2019
<b>Credit Risk Rating Sheet for Individuals</b>						
Borrower(s)		Mr. Hing Cheyrath and Mdm. Sien Sina			Branch	MTT
<b>Borrower Credit Rating</b>		<b>Score (A) (total annual income)</b>		<b>Weight (B)</b>	<b>Total Score (A X B)</b>	
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = <u>3.85</u> times	<u>Below USD50K</u>	<u>More than USD50K</u>		<u>Below USD50K</u>	<u>More than USD50K</u>
	5 and above	4	5	50	200	250
	4 to less than 5	3	4		150	200
	<u>3 to less than 4</u>	2	3		100	150
	Below 3	1	2		50	100
	No document	1	1		50	50
				<b>Score (C)</b>	<b>Weight (D)</b>	<b>Total Score (C X D)</b>
1.2	Years of good conduct of borrowing with RHBIBL					
	Above 2 years			3	10	30
	1 year to less than 2 years			2		20
	6 months to less than 1 year			1		10
	<u>No borrowing</u>			0		0
	Unsatisfactory conduct			-3		-30
1.3	Net worth (Total Assets – Total Liabilities)					
	Above USD300K			4	10	40
	<u>Above USD100K to USD300K</u>			3		30
	Above USD50K to USD100K			2		20
	USD50K and below			1		10
	Unsubstantiated net worth			0		0
1.4	Age – Years					
	Above 35 to 55			4	10	40
	<u>Above 30 to 35</u>			3		30
	Above 25 to 30 / above 55 to 65*			2		20
	Above 18 to 25			1		10
	Below 18 / above 65			0		0
	* Note : Government servants retire at the age of 65					
1.5	Financial Statements					
	Audited by qualified professional			4	10	40
	<u>Unaudited</u>			2		20
	Unsubstantiated / No documents			0		0
<b>Total Borrower Credit Rating Score</b>						<b>180 (Y)</b>

*Handwritten signature*

Security Rating		Score (E)	Weight (F)	Total Score (E X F)
2.1	Security Coverage (Margin of Advance)			
	Less than 40%	4	30	120
	40% to less than 50%	3		90
	50% to less than 60%	2		60
	60% to less than 70%	1		30
	Above 70%	0		0
2.2	Type of Security			
	Fixed Deposit / Bank Guarantee	5	20	100
	Shophouses / Factories / Industrial Buildings / Residential Houses	4		80
	All Types of Vacant Development Land	2		40
	All Types of Cultivated / Vacant Agricultural Land	1		20
	Debenture / Guarantor / Clean	0		0
2.3	Penalty Factors			
	In the case of property:-			
	Within flooding vicinity			-40
	Mortgage/ownership of property could be subject to legal dispute (eg : owner of the property is the beneficiary of the deceased is stated in the title deed)			-40
Total Security Rating Score				110 (Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(Y + Z) \times 100}{570} = 50.87 \%$
Annual Income above USD50,000	$\frac{(Y + Z) \times 100}{620} = \%$

### CREDIT SCORING CLASSIFICATION CRITERIA

No.	Credit Scoring	Credit Risk Grade
1	80% and above	1 = Excellent
2	70% to 79%	2 = Strong
3	60% to 69%	3 = Adequate
4	50% to 59%	4 = Minimum / Pass with condition
5	40% to 49%	5 = Watch list
6	Below 40%	6 = Unacceptable
7	Special Mention	7 = Special Mention*
8	Sub-standard	8 = Sub-standard*
9	Doubtful	9 = Doubtful*
10	Bad / Loss	10 = Bad / Loss*

\* Classifications of Special Mention, Sub-standard, Doubtful and Bad/Loss is subject to the criteria as per NBC's Prakas on loan classification.

KYC FORM – CREDIT FACILITIES

**PART A**

This part is to be completed by the Front Office (e.g. Sales Personnel)

(Please indicate N/A to questions that are not applicable. However, those marked with \* are mandatory)

**CUSTOMER PROFILE:**

* 1. Name	:	Sien Sina												
* 2. Contact Number	:	N/A												
▪ Fixed Line	:	061 243 444 and 012 911 228												
▪ Mobile	:	N/A												
3. Correspondence / Business Address	:	N/A												
Post Code	:	N/A												
* 4. Country of Origin	:	Cambodia												
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only)	:	No												
* 6. Occupation Description / Nature of Business	:	Housewife												
7. Business Type :	:	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input checked="" type="checkbox"/> Others (please specify)												
8. Business Registration No & Registration Date	:	N/A												
9. Employer's Name	:	N/A												
10. Employer's Address	:	N/A												
11. Monthly Income / Combined Income (USD) (For Individual Only)	:	1,800.00												
12. If low margin of advance, is the differential sum identified to be from legal source? (Please tick the appropriate column)	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (please specify)												
<b>Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.</b>														
* 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)	:	<input type="checkbox"/> 01 to 10 <input type="checkbox"/> 11 to 50 <input type="checkbox"/> 51 to 100 <input type="checkbox"/> Over 100												
* 14. Expected total Debit and Credit in a month	:	<table border="0"> <tr> <td>\$1,800</td> <td>Total Debit</td> <td>\$1,800</td> <td>Total Credit</td> </tr> <tr> <td><input type="checkbox"/> LOW</td> <td><input type="checkbox"/> MEDIUM</td> <td><input type="checkbox"/> HIGH</td> <td></td> </tr> <tr> <td>(No. of cash Trnx &lt; 50 or Total aggregate &lt; USD100K)</td> <td>(No. of cash Trnx &lt; 50 and Total aggregate &gt; USD100K)</td> <td>(No. of cash Trnx &gt; 50 and total aggregate &gt; USD100K)</td> <td></td> </tr> </table>	\$1,800	Total Debit	\$1,800	Total Credit	<input type="checkbox"/> LOW	<input type="checkbox"/> MEDIUM	<input type="checkbox"/> HIGH		(No. of cash Trnx < 50 or Total aggregate < USD100K)	(No. of cash Trnx < 50 and Total aggregate > USD100K)	(No. of cash Trnx > 50 and total aggregate > USD100K)	
\$1,800	Total Debit	\$1,800	Total Credit											
<input type="checkbox"/> LOW	<input type="checkbox"/> MEDIUM	<input type="checkbox"/> HIGH												
(No. of cash Trnx < 50 or Total aggregate < USD100K)	(No. of cash Trnx < 50 and Total aggregate > USD100K)	(No. of cash Trnx > 50 and total aggregate > USD100K)												
15. Is customer activity relatively low cash Intensive. (For Business Entity Only)	:	<input type="checkbox"/> LOW <input type="checkbox"/> MEDIUM <input type="checkbox"/> HIGH (No. of cash Trnx < 50 or Total aggregate < USD100K)      (No. of cash Trnx < 50 and Total aggregate > USD100K)      (No. of cash Trnx > 50 and total aggregate > USD100K)												
16. Expected total Turnover in a month (For Business entity only)	:	N/A												
17. Existing or New Account (Please tick the appropriate column)	:	<input type="checkbox"/> Existing A/C No: <input checked="" type="checkbox"/> New												
18. Account Type	:	<input checked="" type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Others (please specify)												
* 19. Was there verification that the collateral is Not ill gotten?	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No												

**PREPARED BY:**

Officer Name & Designation

Ros Channara  
Deputy manager


Signature & Date

 01-03-19

Concurred by (Name) & Designation

LAV MENG HUOY  
Branch Manager

Signature & Date

 01-03-19

# KYC FORM – CREDIT FACILITIES

## PART B

This part is to be completed by the Back Office Procuring Team  
(Please indicate N/A to questions that are not applicable)

### RISK SCORING:

On assigning the score, kindly use ☐ 1 Yes ☐ 2 No or ☐ N/A Not Applicable

Note: if score is 2 please specify the reason in remark column

### RISK SCORING:

No.	Question	Score	Remark
<b>For All Categories</b>			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	1	
6.	What type of collateral offered? (Please use the score below)		
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
<b>For Corporation/ Commercial Only</b>			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <b>not</b> to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
<b>Total Score</b>			

### CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

☐ 8 Scoring ☒ LOW

• Risk Score (For Consumer): LOW HIGH

☐ 6 to 8 LOW ☐ 9 and above HIGH

• Risk Score (For Corporate & Commercial):

☐ 9 to 14 LOW ☐ 15 and above HIGH

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?  
(Please tick the appropriate column)

☐ Yes ☐ No

### PREPARED BY:

Officer Name &  
Designation

Harry Monycheat (AM)

Signature &  
Date

01/03/2019

Concurred by (Name) &  
Designation

Sok Ratanak

Signature &  
Date

01-03-2019

KYC FORM – CREDIT FACILITIES

**PART A**

This part is to be completed by the Front Office (e.g. Sales Personnel)

(Please indicate N/A to questions that are not applicable. However, those marked with \* are mandatory)

**CUSTOMER PROFILE:**

* 1. Name	:	Hing Cheyath
* 2. Contact Number	:	N/A
▪ Fixed Line	:	061 243 444 and 012 911 228
▪ Mobile	:	
3. Correspondence / Business Address	:	No. 2,3Eo, Boeung Kak 1, Toul Kork, Phnom Penh
Post Code	:	N/A
* 4. Country of Origin	:	Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only)	:	No
* 6. Occupation Description / Nature of Business	:	Project Manager
7. Business Type :	:	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input checked="" type="checkbox"/> Others (please specify)
8. Business Registration No & Registration Date	:	N/A
9. Employer's Name	:	Kuy Leangky Construction Trading Co., Ltd.
10. Employer's Address	:	No. 2,3Eo, Boeung Kak 1, Toul Kork, Phnom Penh
11. Monthly Income / Combined Income (USD) (For Individual Only)	:	1,800.00
12. If low margin of advance, is the differential sum identified to be from legal source? (Please tick the appropriate column)	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (please specify)
<b>Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.</b>		
* 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)	:	<input type="checkbox"/> 01 to 10 <input type="checkbox"/> 11 to 50 <input type="checkbox"/> 51 to 100 <input type="checkbox"/> Over 100
* 14. Expected total Debit and Credit in a month	:	\$1,800      Total Debit      \$1,800      Total Credit <input type="checkbox"/> LOW <input type="checkbox"/> MEDIUM <input type="checkbox"/> HIGH (No. of cash      (No. of cash      (No. of cash Trnx < 50 or      Trnx < 50 and      Trnx > 50 Total aggregate      Total aggregate      and total <USD100K)      >USD100K)      aggregate >USD100K)
15. Is customer activity relatively low cash Intensive. (For Business Entity Only)	:	
16. Expected total Turnover in a month (For Business entity only)	:	N/A
17. Existing or New Account (Please tick the appropriate column)	:	<input type="checkbox"/> Existing A/C No: <input checked="" type="checkbox"/> New
18. Account Type	:	<input checked="" type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Others (please specify)
* 19. Was there verification that the collateral is Not ill gotten?	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

**PREPARED BY:**

Officer Name & Designation

Bos Channara  
Deputy Manager


Signature & Date

 21/03/19

Concurred by (Name) & Designation

LAV MENG HUOY  
Branch Manager

Signature & Date

 01/03/19

# KYC FORM – CREDIT FACILITIES

## PART B

This part is to be completed by the Back Office Procuring Team

(Please indicate N/A to questions that are not applicable)

### RISK SCORING:

On assigning the score, kindly use ☐ 1 Yes ☐ 2 No or ☐ N/A Not Applicable

Note: if score is 2 please specify the reason in remark column

### RISK SCORING:

No.	Question	Score	Remark
<b>For All Categories</b>			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	1	
6.	What type of collateral offered? (Please use the score below)		
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
<b>For Corporation/ Commercial Only</b>			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <b>not</b> to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
<b>Total Score</b>			

### CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

• Risk Score (For Consumer): **LOW HIGH**

☐ 8 Scoring

**LOW**

☐ 6 to 8 **LOW**

☐ 9 and above **HIGH**

• Risk Score (For Corporate & Commercial):

☐ 9 to 14 **LOW**

☐ 15 and above **HIGH**

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?

(Please tick the appropriate column)

☐ Yes

☐ No

### PREPARED BY:

Officer Name &  
Designation

Hang Monyphed (AM)

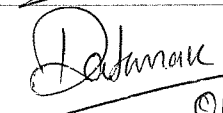
Signature &  
Date

 01/03/2019

Concurred by (Name) &  
Designation

Sore Ratuman

Signature &  
Date

 01.03.2019

# RHB INDOCHINA BANK LTD

## LOAN APPLICATION FORM (for Consumer)

Appendix 11

**Name of Applicant :** Mr. Hing Cheyrath  
**Name of Joint Applicant:** Mdm. Sien Sina

### Type and Amount of Facility Requested

**Type:** HL      **KHR205,000,000**

**Purpose:** To purchase house

### Particular of Applicant

#### Applicant and Joint Applicant's Information

**Applicant** : Mr. Hing Cheyrath      Date of Birth: 01-01-1973      ID/Passport No.: 050263351(01)

**Joint Applicant** : Mdm. Sien Sina      Date of Birth: 09-09-1976      ID/Passport No.: 011036020

**Employment Type** : Project Manager in Kuy Leang Ky Construction Trading Group Co., Ltd.

**Com. Address** : No. 2 & 3Eo, St. 516, Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh

**Relationship** : Husband and wife      Since: N/A

**Tel.** : 012 911 228, 066 778 999, 086 2000 355 (Mr. Hing Cheyrath)



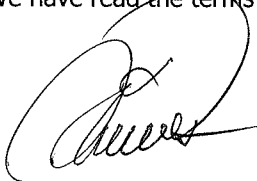
**Please provide the following with your completed application form:**

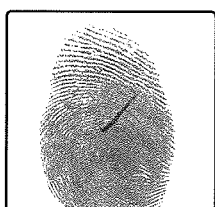
<p>1. Personal Information</p> <p><input checked="" type="checkbox"/> Copy of <u>Identity card</u>/ Passport of borrower and/or Guarantor</p> <p><input type="checkbox"/> Family Book / Residential Certification</p> <p><input type="checkbox"/> Employment contract</p> <p><input type="checkbox"/> Confirmation of income e.g. salary slip, letter from employer, rental income, etc</p> <p>2. Company Information</p> <p><input checked="" type="checkbox"/> <u>Business Patent, Business License, or Certificate</u></p> <p><input type="checkbox"/> Memorandum or Article of Association</p> <p><input type="checkbox"/> Board Resolution of Company for Loan Application (RHB Indochina bank's standard format is attached.)</p>	<p>3. Financial Information</p> <p><input checked="" type="checkbox"/> Unaudited Financial Statement for last 2 years</p> <p><input checked="" type="checkbox"/> Bank Statement for the latest 1 year (if any)</p> <p><input type="checkbox"/> Loan Account Statement and Loan agreement with other banks (if any)</p> <p><input checked="" type="checkbox"/> Projected Financial Statement for 1 to 3 years</p> <p><input type="checkbox"/> Cash flow projection report</p> <p><input type="checkbox"/> List of local or foreign suppliers</p> <p><input type="checkbox"/> List of local or foreign purchasers or clients</p> <p><input type="checkbox"/> List of stock value</p> <p>4. Security Documents</p> <p><input checked="" type="checkbox"/> Photostat of title deeds of property (ies) to be mortgaged</p> <p><input type="checkbox"/> Sale and Purchase Agreement of the property</p> <p><input checked="" type="checkbox"/> Valuation Report of the property (ies)</p> <p>5. Others</p> <p><input type="checkbox"/> List of property (ies) rental together with lease agreement copy</p> <p><input checked="" type="checkbox"/> List of property (ies) owned together with title deed or letter of ownerships (if any)</p>
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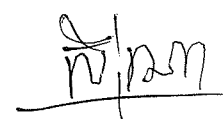
I/We understand and authorize that the above information provided to RHB Indochina Bank Ltd ('Bank') may be used to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the Bank may disclose information about me/us to its related companies, agents or contractors and the information is to be used to provide me/us with information about other facilities, products or services. The Bank may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. If I/we default in any obligations to the Bank, then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who may use their credit reporting services. The Bank may obtain information and make such enquiries about me/us as the Bank considers warranted from any source including its related companies and credit reference agencies for the above purposes.

I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.

I/We have read the terms and the information I/we provided on this application is true, correct and complete.

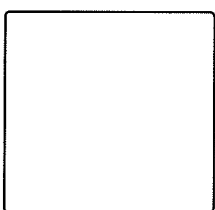
  
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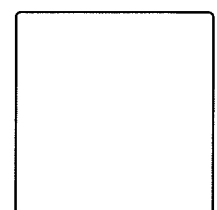
  
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