

## UTILIZATION AND PROTECTION OF CREDIT INFORMATION

### Privacy Notification

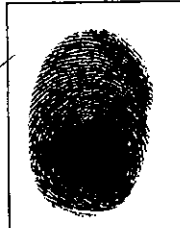
We, RHB Indochina Bank, will be collecting your information to include it in the Credit Reporting System (CRS). CRS is a system regulated by the National Bank of Cambodia (NBC). The information collected will be used for the evaluating credit worthiness and it will be shared with other creditors participating in the CRS under the Article 8 established in the Prakas on Credit Reporting and in the Code of Conduct. If you want to enquire or correct your information you may send a written request to the Credit Bureau Cambodia (CBC) located at 2nd Floor, #10 St. 242, Sangkat Chatomuk, Khan Daun Penh, Phnom Penh, Cambodia with a proof of your identity and you will receive a response from the CBC.

We hereby acknowledge the Notification.

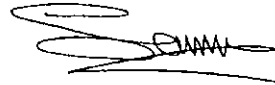


**Mr. Chhang Y You**  
**Legal ID No: 060998201**

Date: 9/12/2015

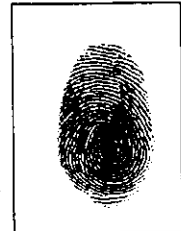


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**Mdm. Sek Ponnaveun**  
**Legal ID No: 060998202**

Date: 9/12/2015



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## UTILIZATION AND PROTECTION OF CREDIT INFORMATION

### Consent From Borrower & Guarantor (Individual)

I/We hereby authorized, RHB Indochina Bank, to collect information contained in the present and future application and other information relevant to this and future application, and disclose it to third parties including Credit Bureau Cambodia and other authorized users for the purposes established under the Article 8 of the Prakas on Credit Reporting for this and future loan application.

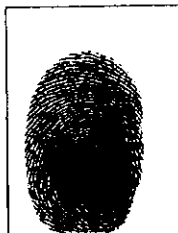
I/We understand that Credit Bureau Cambodia (CBC) located at 2nd Floor, #10 St. 242, Sangkat Chatomuk, Khan Daun Penh, Phnom Penh, Cambodia will be responsible for the collection, processing and dissemination and to ensure the accuracy of the data. I am / We are entitled to access my/our loan information and request to correct the data as provided in the procedures established under the Prakas on Credit Reporting and the code of conduct.

This agreement will become effective on the date of signature.

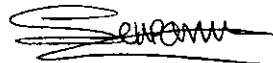


Mr. Chhang Y Vou  
Legal ID No: 060998201

Date: 09/2/2015

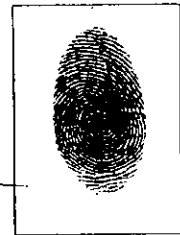


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Mdm. Sek Ponnaveoun  
Legal ID No: 060998202

Date: 09/2/2015



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