

**Contact/Call Report**

Date / Time	:	29 January 2018	9:30 am
Borrower (s)	:	Mr. Chun Pheakdey and Mdm. Suy Seima	
Business Name	:	- VMware International Ltd - Ministry of Health	
Type of Business	:	- System Engineer - Midwife	
Business Address	:	- # 35, St. 360, Sangkat Beoung Keng Korng 1, Khan Chamkamorn, Phnom Penh. - Ministry of Health	
Tel No	:	081 810 811 / 096 711 111 9	
New	:	Amount: USD43,000.00 (10 Years)	OD: Nil
		Interest Rate: 7.5% (1st year) 8.25% (2nd year onward)	
Visiting Officer	:	Mr. Chiv Hak & Mr. Ngan Phallen	
Branch Observation/ Notes	:	<p>Mr. Chun Pheakdey and Mdm. Suy Seima are related as husband and wife. So far, a couple rented a house located in # 28, St. 93, Phum 06, Sangkat Srah Chork, Khan Daun Penh, Phnom Penh since their homeland is in province. Presently, they are residing in No. 9F (Borey Phnom Meas), St. Betong, Phum Prek Ta Long 1, Sangkat Chak Angre Kroam, Khan Meanchey, Phnom Penh City, where is the purchased house and to be charged with us. The applicant is allowed to live in the purchased house as they already paid of USD12,400.00 or 20% against with SPA.</p> <p>Mr. Chun Pheakdey has been working at Thakral One Company Limited since August 2016. Currently, he is a System Engineer. His income is generated from based salary and commission. Based on the letter of appointment provided, the basic salary is USD1,666.67 per month, while the variable commission is USD416.67 upon the 100% achievement and paid quarterly which are credited into the payroll account maintained with ABA. According to the bank statement of ABA for last 5 months (Jul to Nov/2017), the net salary and commission reported totaling of USD9,536.53, i.e. USD1,907.30 per month.</p> <p>Mdm. Suy Seima has been working as a Midwife at Phnom Penh's Department of Health since July 2014. And she has been transferred her work place from Banteay Meanchey province to Phnom Penh City since June 2017. Currently, she is a Midwife. Her salary and fixed bonus of KHR150,000.00 are paid in Khmer Riel currency through the payroll account maintained with ACLEDA Bank, Based on the bank statement provided and the average net income plus fixed bonus reported of KHR1,178,500.00 equivalence to <b>USD294.62</b> (Letter appointment and bank statement are enclosed).</p> <p>Meanwhile, LU has convinced the applicant to apply loan in Khmer Riel currency upon Mdm. Suy Seima's income currency. But they are not agreeable since the income of Khmer Riel is about of 50% only against with monthly installment (Letter Appointment and bank statement are attached).</p>	
Conclusion	:	With in-principal approval of the end financing program with the developer, and the viable income of the borrower, mortgage team is in view that the borrower is bankable and would request for management approval.	

Prepared by:



Name : Ngan Phallen  
 Executive, Mortgage  
 Date: 05 February 2018

Reviewed by:



Name : Chiv Hak  
 Senior Manager, Retail & Consumer  
 Date: 05 February 2018