

RHB Indochina Bank

CONSUMER LOAN APPLICATION

Branch	CMO	Date	12 June 2018
To	BM & HOC	CA No.	RHBIBL-BDM-0002-2018-0049
(To be escalated to next level if applicable)		N/A	

Borrower(B) / Guarantor(G) Profile						
No.	Name	B/G	ID/Passport No.	Age		
1	Mr. Tan I-Shu Clemence	B	E5900166A	38	Borrowing Relationship Since (Year)	New
2	Mrs. Charussaipinyo Pimorn	B	AA9178431	30	Related / Connected Party	Y N
					Borrower KYC Level	H M L
					Credit Grade	3

Applicant's Background

Applicants, Mr. Tan I-Shu Clemence (Singaporean) and Mdm. Charussaipinyo Pimorn (Thai), are related as husband and wife. They have been in Cambodia for over three years. Presently, they are employed in the same company, Henry Allen Marketing Pte Ltd.

Mr. Clemence is holding a position as General Manager since Feb 2014 under both Henry Allen Marketing (Cambodia) Pte Ltd and Henry Allen Marketing Pte Ltd. with gross salary of USD4,000 per month where is paid by cash. And he has an account with Vattanac Bank for saving. (Employment Contract and latest 3 months pay slips and bank statement are attached).

Mdm. Charussaipinyo is holding a position as Marketing Manager since Dec 2017 under Henry Allen Marketing (Cambodia) Pte Ltd with gross salary of USD2,000 per month where is also paid by cash. And she has maintained saving account with CIMB for saving.

Employer information

Henry Allen Marketing (Cambodia) Pte Ltd is a private limited company incorporated under the laws of kingdom of Cambodia and having its registered office at #008, Street 608, Khan Toul Kork, Phnom Penh City.

Henry Allen Marketing Pte Ltd is a private company incorporated under the laws of Republic of Singapore and having its registered office at 10 Anson Road #13-02, International Plaza, Singapore 079903, Co Regn No 201326005D.

Main Business Activities: focusing on retail and wholesale distribution of major and luxury brands in Cambodia, well-known a brand name of RIMOWA.

Request

- To request 10-Year HL of USD94,200 (Under HL Campaign, Better Home Better Life)
- To issue undertaking letter (signed by BM) to vendor/seller within 6 months after loan approval date.

Request for	Y	N
Age deviation		N
DSR deviation		N
MOA deviation		N

Loan Details

Type	Existing Limit (USD)	Proposed Limit (USD)	Change	Outstanding Balance	Pricing (Current ECOF @ 5.5%)	Repayment Period (Years)	Repayment Amount (USD)
HL (New)	-	94,200	94,200	-	1st & 2nd year: ECOF + 2.0%p.a. on monthly rest subject to min 7.50%p.a. 3rd year onward: ECOF + 2.5%p.a. on monthly rest subject to min 8%p.a.	10	Round-up 1,119 (1 st & 2 nd year) 1,139 (3 th year onward)

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Loan Purpose					
Mr. Tan has worked in Cambodia since 2014, he wants to purchase a condominium for resident. Presently, applicant request HL of USD94,200 to part finance on the purchase of a condominium located in A105-402 (4 th floor), Camko City, Toul Kork, Phnom Penh.					
Under Construction	Y	N	Completed from developer	Y	N
Name of Developer Panel Unit Capping Approved unit @ to date %, of completion SPA Price	: World City Co., Ltd : Y/N : N/A : N/A : 100% : USD160,000.0			<ul style="list-style-type: none"> - The applicant has purchased a condominium with a price of USD160K based on the furnished SPA. - Based on the furnished SPA, the 1st payment of USD15K was paid by applicant on 10 May 2018. And the 2nd payment of USD33K was paid on 07 Jun 2018. While, the balance shall be paid after completion of ownership transfer to the applicant. - Noted, they are also applied HL with Bred Bank for final settlement to seller. However, they will consider with RHBIBL if we could approve loan as per request and faster than Bred Bank and they were referred by Camko City Developer. 	
Note: SPA and 1st & 2nd payment are attached.					
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		N/A			
Details of Property to be Charged					
Address		Property A105-402 (4 th floor), Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh, Cambodia.			
Land Area Built Up Area		N/A 130.91sqm			
Title Details		<ul style="list-style-type: none"> i. Title No/Expiry Date of LH : PP0370 (GVI 0370) ii. Type of Property : Condominium. iii. Tenure – FH/LH (Balance of Years) : Freehold iv. Registered Owner : Transferred under the name of- v. Encumbrances : Mr. Tan I-Shu Clemence and Mdm. Charussaipinyo Pimorn 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			
Valuation					
i. Valuation Report		<ul style="list-style-type: none"> - Land Value - Building Value - Total OMV - Value Name - Date 			
ii. Verbal/Cross Check		9-Base		CPL	
<ul style="list-style-type: none"> - Land Value - Building Value - Total OMV - Value Name - Date 		N/A USD160,000.00 (Per Unit) USD160,000.00 9-Base 06 Oct 2018		N/A USD157,000.00 (Per Unit) USD157,000.00 CPL 13 Oct 2018	

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Adopt market value	USD157,000.00 based on CPL
Margin of Financing (%)	60% based on CPL
Security Coverage (Times)	1.17x (Ascribe value)

CBC, AML and World Checking

Based on the CBC report on 11 Jun 2018, the applicants have no maintained loan with other banks/MFIs. Noted, the applicants are inquired by Bread with limit of USD110K since Apr 2018. As disclosed by the applicant, that loan is under processing for approval.

AML and world check: There is no any distress.

> Conduct of Account

Applicants have maintained saving with Vattanac and CIMB bank. Those accounts are conducted as follow:

Bank	Vattanac		
Account Name	Mr. Tan I Shu Clemence		
Account Number	050-02-55-001682-8		
Period	12 Months		
Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			2,111.04
Jun-17	1,068.30	970.58	2,013.32
Jul-17	1,905.00	-	108.32
Aug-17	-	205.00	313.32
Sep-17	-	-	313.32
Oct-17	882.35	700.00	130.97
Nov-17	4.95	200.00	326.02
Dec-17	737.73	4,076.91	3,665.20
Jan-18	385.41	-	3,279.79
Feb-18	2,658.54	-	621.25
Mar-18	277.92	-	343.33
Apr-18	1,552.09	5,000.00	3,791.24
May-18	1,367.29	19,985.00	22,408.95
Total	10,839.58	31,137.49	
Average	903.30	2,594.79	3,109.59

Comment: Common transactions are cash deposit and withdrawal.

Bank	CIMB		
Account Name	Charussripinyo Pimorn		
Account Number	2-01-0121-00060011-5		
Period	6 Months		
Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			1,334.73
Jan-18	0.07	5,101.99	6,436.65
Feb-18	6.26	14,872.72	21,303.11
Mar-18	0.38	1,109.51	22,412.24
Apr-18	2,012.33	608.48	21,008.39
May-18	10,000.22	5.63	11,013.80
Total	12,019.26	21,698.33	
Average	2,403.85	4,339.67	16,434.84

Comment: Common transactions are cash deposit and withdrawal.

RHB Indochina Bank

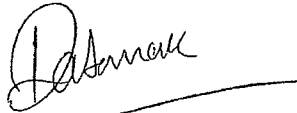
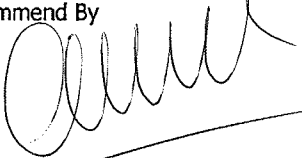
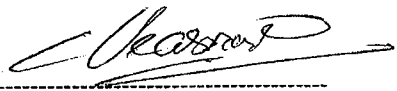
Income Statement

Income	Actual		Projection		
	2018 Monthly	2018 Annually	2019 Annually	2020 Annually	2021 Annually
Mr. Tan's Salary	4,000.00	48,000.00	50,400.00	52,920.00	55,566.00
Mdm. Charussripinyo's Salary	2,000.00	24,000.00	25,200.00	26,460.00	27,783.00
Total incomes	6,000.00	72,000.00	75,600.00	79,380.00	83,349.00
Expenses					
Utilities exp.	120.00	1,440.00	1,512.00	1,587.60	1,666.98
Living exp.	1,000.00	12,000.00	12,600.00	13,230.00	13,891.50
Other exp.	100.00	1,200.00	1,260.00	1,323.00	1,389.15
Total expenses	1,220.00	14,640.00	15,372.00	16,140.60	16,947.63
Net income	4,780.00	57,360.00	60,228.00	63,239.40	66,401.37
Average income	4,780.00	4,780.00	5,019.00	5,269.95	5,533.45
Commitment					
RHBIBL HL of USD94.2K	1,139.00	1,139.00	1,139.00	1,139.00	1,139.00
DSR (Times)	4.20x	4.20x	4.41x	4.63x	4.86x
Uncommitted balance	3,641.00	3,641.00	3,880.00	4,130.95	4,394.45

Comment:

- Applicants' incomes are generated from employment evidenced by the furnished job contract.
- Incomes are justified by the bank statement with Vattanac and CIMB Bank for last 12 months with average monthly deposit of USD6.9K which is around 115% against total income.
- Current DSR is at 5.26x and 4.20x in sensitized scenario (after expenses deduction)
- Uncommitted balance is satisfactory of about 3.6K per month.

Repayment Risk Analysis			
Monthly Income			6,000.00
	Mr. Clemence	4,000.00	
	Mdm. Pimorn	2,000.00	
Less Total Commitment	i) RHBIBL	1,139.00	1,139.00
	ii) Other MFIs	0.00	
DSR			5.26x
Balance Uncommitted			4,861.00
Estimated / Disclosed Net worth*			USD62,800.00
Within Bank Lending Criteria	1/3 Income		N
	45% Income		Y
Risks		Mitigating Factors	
<ul style="list-style-type: none"> - Job Risk. - Both applicants are working in the same company. 		<ul style="list-style-type: none"> - The applicant has been staying in Cambodia more than 3 years and worked with the current company based on the employment agreement. - The company is well operated in Cambodia for many years distributed the luxury traditional aluminum cases or light luggage made of the high-tech material polycarbonate, called RIMOWA. 	

Recommendation		
Prepared By:	Recommend By	Jointly Approved By
		
Sok Ratanak Assistant Manager 13-June-2018	Chiv Hak Senior Manager 13-June-2018	Keang Charveasna Branch Manager Date: 13-06-2018

RHB Indochina Bank

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

DP Check (Amount in USD)

Description	Borrower + related borrowers (RHBIBL only)	Borrower + related borrowers (RHB Banking Group)
Total Exposure	USD94,200.00	
Less standalone facilities	N/A	
Total exposure excluding standalone facilities	USD94,200.00	
Of which	N/A	
Secured facilities	USD94,200.00	
Unsecured facilities	N/A	
This application is within DP of	BM & HOC	

Head office use only

Comment by Loan and Credit Administration

Term Sheet

HL	USD94,200.00	Tenure: 10 Years Installment amount: USD1,119 (1st & 2nd year), USD1,139 (from 3th year onward) Processing fee: 1% of approved amount Prepayment: 1st to 3rd year: 3% on prepayment amount if the facility is fully/partially settled before expiry date. 4th year onward: 1% on prepayment amount if the facility is fully/partially settled before expiry date.
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Condition precedent:

- Acceptance of Letter of Offer
- Payment of processing fee of 1% on approval limit
- Purchase of fire insurance over the subject property
- To submitted the renewal employment contract prior to loan release.
- Release of facilities subject to :-
 - Compliance of Terms under Condition Precedent.
 - 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.
 - Submission of valuation report from CPL with total OMV of not less than USD157,000.

Disbursement method:

- After completion of blocking TD, the loan amount of USD96,000.00 shall be released by issuing banker check to vendor/seller subject to evident of differential sum on the purchased condominium.
- Or reimbursement is allowed subject to submission of evidence that the full settlement has been paid by the applicant.

Post drawdown condition:

N/A

Other terms and conditions (if any): **Undertaking letter shall be issued to vendor/seller within 6 months after loan approval date.**

Other comments:

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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			Bank Statement from CIMB and Vattanac
Income statement (P&L)	x			
Sale/Purchase invoices (for the last 3 months)			x	Salary earner
Balance Sheet			x	Salary earner
Income Projection			x	Salary earner
SPA	x			

Security Document	New / Complied
Facility agreement of USD94,200.00 as principal instrument	New
Hypothec Agreement as subsidiary instrument on Property __1__	New

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 : Mr. Tan I-Shu Clemence
- * 2. Contact Number :
• Fixed Line : N/A
• Mobile : 088 8278 168
3. Correspondence / Business Address : No. 008, St. 608, Toul Kork, Phnom Penh City
Post Code : N/A
- * 4. Country of Origin : Singapore
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only) : No
- * 6. Occupation Description / Nature of Business : General Manager
7. Business Type :
☐ Corporation ☐ Partnership
☐ Sole Proprietorship ☒ Others (please specify)
8. Business Registration No & Registration Date : N/A
9. Employer's Name : Henry Allen Marketing (Cambodia) Pte Ltd
10. Employer's Address : No. 008, St. 608, Toul Kork, Phnom Penh City
11. Monthly Income / Combined Income (USD) : 4,000.00
(For Individual Only)
12. If low margin of advance, is the differential sum identified to be from legal source?
(Please tick the appropriate column)
Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.
: ☒ Yes ☐ No (please specify)
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)
: ☒ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
- * 14. Expected total Debit and Credit in a month : \$2,595 Total Debit \$903 Total Credit
: ☒ LOW ☐ MEDIUM ☐ 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 : N/A
(For Business entity only)
17. Existing or New Account : ☒ Existing A/C No: ☒ New
(Please tick the appropriate column)
18. Account Type : ☒ Savings ☐ Current
☐ Fixed Deposit ☐ Others (please specify)
- * 19. Was there verification that the collateral is Not ill gotten? : ☒ Yes ☐ No

PREPARED BY:

Officer Name & Designation

Chom Modyta
BSM

Signature & Date

 13.06.18

Concurred by (Name) & Designation

KEANG CHANVEASNA
CD

Signature & Date

 13/06/18

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
For All Categories			
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?	N/A	
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	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known not to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:
(Please provide the scoring and tick the appropriate column)

• Risk Score (For Consumer): LOW HIGH

☐ 7 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 Mr. Sok Ratanak
Assistant Manager

Signature &
Date

11-06-2018

Concurred by (Name) &
Designation Mr. Chiv Hak
Senoir Manager

Signature &
Date

11-06-2018

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 : Mdm. Charussripinyo
- * 2. Contact Number :
 ▪ Fixed Line : N/A
 ▪ Mobile : 066 69 99 69
3. Correspondence / Business Address : No. 008, St. 608, Toul Kork, Phnom Penh City
 Post Code : N/A
- * 4. Country of Origin : Thai
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only) : No
- * 6. Occupation Description / Nature of Business : Marketing Manager
7. Business Type :
☐ Corporation ☐ Partnership
☐ Sole Proprietorship ☒ Others (please specify)
8. Business Registration No & Registration Date : N/A
9. Employer's Name : Henry Allen Marketing (Cambodia) Pte Ltd
10. Employer's Address : No. 008, St. 608, Toul Kork, Phnom Penh City
11. Monthly Income / Combined Income (USD) : 2,000.00
 (For Individual Only)
12. If low margin of advance, is the differential sum identified to be from legal source? : ☒ Yes ☐ No (please specify)
 (Please tick the appropriate column)
- Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.**
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column) : ☒ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
- * 14. Expected total Debit and Credit in a month : \$2,404 Total Debit \$4,340 Total Credit
15. Is customer activity relatively low cash Intensive. : ☒ LOW ☐ MEDIUM ☐ HIGH
 (For Business Entity Only)
 (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 : N/A
 (For Business entity only)
17. Existing or New Account : ☐ Existing A/C No: ☒ New
 (Please tick the appropriate column)
18. Account Type : ☒ Savings ☐ Current
☐ Fixed Deposit ☐ Others (please specify)
- * 19. Was there verification that the collateral is Not ill gotten? : ☒ Yes ☐ No

PREPARED BY:

Officer Name & Designation

Chom Modyta
BSM

Signature & Date

 13-06-18

Concurred by (Name) & Designation

KEANG CHANUEASDA
Bf

Signature & Date

 13/06/18

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
For All Categories			
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?	N/A	
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	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known not to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

• Risk Score (For Consumer): LOW HIGH

☐ 7 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

Mr. Sok Ratanak
Assistant Manager

Signature &
Date



11-06-2018

Concurred by (Name) &
Designation

Mr. Chiv Hak
Senoir Manager

Signature &
Date



11-06-2018

Contact/Call Report

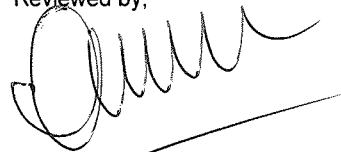
Date / Time	:	11-06-2018	2:00 pm
Borrower (s)	:	Mr. Tan I-Shu Clemence Mrs. Charussaipinyo Pimorn	
Guarantor (s)	:	N/A	
Company Name	:	Henry Allen Marketing (Cambodia) Pte Ltd	
Type of Business	:	Retail and wholesale distribution of major and luxury brands	
Business Address	:	#008, Street 608, Khan Toul Kork, Phnom Penh City	
Tel No	:	Mr. Tan (Tel: 088 8278 168), email: clemencetan@henryallenmktg.com Mdm. Charussaipinyo (Tel: 066 69 99 69), email: pimorn@henryallenmktg.com	
New / Existing Facilities	:	New 10-Year HL: USD96K	O/S: N/A
Visiting Officer	:	Mr. Sok Ratanak and Mr. Chiv Hak	
Branch Observation/ Notes	:	<p><u>Borrowers:</u></p> <p>Applicants, Mr. Tan I-Shu Clemence (Singaporean) and Mdm. Charussaipinyo Pimorn (Thai), are related as husband and wife. They have been in Cambodia for over three years. Presently, they are employed in the same company, Henry Allen Marketing Pte Ltd.</p> <p><u>Loan Purpose</u></p> <p>The applicant has purchased a condominium with a price of USD160K based on the furnished SPA. The 1st and 2nd deposit with totaling of USD18.3K or was paid by applicant where the balance of USD96K (MOF:60%) shall be paid by us subject to submission of differential sum of USD45.7K.</p> <p>They request HL of USD96K to part finance of the purchase of a condominium located in A105-402 (4th floor), Camko City, Toul Kork, Phnom Penh</p> <p><u>Properties</u></p> <p>A105-402 (4th floor), Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh, Cambodia.</p>	
Conclusion	:	- The borrowers have stable and comfortable income to secure the loan.	

Inspected/ Prepared by,



Sok Ratanak
Assistant Manager

Reviewed by,



Chiv Hak
Senior Manager

RHB INDOCHINA BANK LIMITED

					Date	11-06-2018
Credit Risk Rating Sheet for Individuals						
Borrower(s)		Mr. Tan I-Shu Clemence and Mrs. Charussaipinyo Pimorn			Branch	CMO
Borrower Credit Rating		Score (A) (total annual income)		Weight (B)	Total Score (A X B)	
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = <u>5.15</u> times <i>100</i>	<u>Below</u> USD50K	<u>More than</u> USD50K		<u>Below</u> USD50K	<u>More than</u> USD50K
	5 and above	4	5	50	200	250
	4 to less than 5	3	4		150	200
	3 to less than 4	2	3		100	150
	Below 3	1	2		50	100
	No document	1	1		50	50
				Score (C)	Weight (D)	Total Score (C X D)
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
	No borrowing			0		0
	Unsatisfactory conduct			-3		-30
1.3	Net worth (Total Assets – Total Liabilities)					
	Above USD300K			4	10	40
	Above USD100K to USD300K			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
	Above 30 to 35			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
	Unaudited			2		20
	Unsubstantiated / No documents			0		0
Total Borrower Credit Rating Score					320	(Y)

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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	$\frac{(X + Y) \times 100}{570} = \%$
Annual Income above USD50,000	$\frac{(320 + 110) \times 100}{620} = 69.35 \%$

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.

RHB INDOCHINA BANK LIMITED

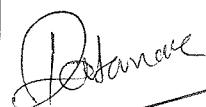
Branch: CMO

Property Site Visit Report

Borrower (s)	Mr. Tan I-Shu Clemence and Mdm. Charussaipinyo Pimorn		
Property Type	Condominium		
Land Area	N/A	Built-up Area	130.91sqm
Property Address	A105-402 (4th floor), Phum Toul Kork, Sangkat Toul Sangke, Khan Russey Keo, Phnom Penh		
Site Inspected by	Sok Ratanak	Visiting Date	: 13-06-2018

1	Recent photograph(s) of the property enclosed	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
2	An internal inspection of the property has been done	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
3	The property is found to be in good state of repair If No, please state: N/A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
4	Method of valuation <div style="margin-left: 100px;"><input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:</div>		
5	Cross check <div style="margin-left: 100px;"><input checked="" type="checkbox"/> Verbal Indication: 9-Base and CPL <input type="checkbox"/> Valuation Report: <input type="checkbox"/> Other Reference:</div>		
6	Factors that may affect demand/market value		
	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
7	Encumbrances	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	Bank Name : N/A	Loan Amount :	
	Facility :	Security Coverage :	
8	Existing Insurance	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
9	Brief description of surrounding neighboring and highlight any adverse observation: The subject property is considered as a high marketability and easy to access where located in Camko City, surrounded by many business activities.		
10	Indicative value on property	OMV : USD157K	
		FSV : N/A	
11	Reasons for valuation by Branch/Bank <input checked="" type="checkbox"/> Value can be determined <input type="checkbox"/> Request by customer <input type="checkbox"/> Other (please elaborate):		

Inspected / Prepared by:



Sok Ratanak
Assistant Manager
Date: 13-06-18

Concurrence by:



Chiv Hak
Senior Manager
Date: 13-06-18

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Interactive Watchlist Lookup

[Show Debug Info](#)

Watchperson Search

Field Name	Value
customer_name	Tan I-Shu Clemence
customer_primary_id	E5900166A
date_of_birth	09/14/1980
	MM/dd/yyyy
nationality	Singaporean
organization	RHB Indochina

[Perform](#)

Watchperson Search Result

Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name	Lookup Date
	pass		000 Customer classified as PEP				06/12/2018 9:59:30 AM
	pass		416 Customer Name and ID against NL-DRG list				06/12/2018 9:59:30 AM
	pass		101 Name/ID and Nationality as PEP Non-MY				06/12/2018 9:59:30 AM
	pass		102 Name/ID and DOB and Nationality as PEP MY				06/12/2018 9:59:30 AM
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY				06/12/2018 9:59:30 AM
	pass		200 Customer Name or ID against Sanction Lists				06/12/2018 9:59:30 AM
	pass		201 Customer Name and ID against Sanction Lists				06/12/2018 9:59:30 AM
	pass		300 Customer Name or ID against AML-ST				06/12/2018 9:59:30 AM
	pass		301 Customer Name and ID against AML-ST list				06/12/2018 9:59:30 AM
	pass		302 Customer Name or ID against AML-IL				06/12/2018 9:59:30 AM
	pass		303 Customer Name and ID against AML-IL list				06/12/2018 9:59:30 AM
	pass		304 Customer Name or ID against AML- EY				06/12/2018 9:59:30 AM
	pass		305 Customer Name and ID against AML-EY list				06/12/2018 9:59:30 AM
	pass		401 Customer Name and ID against NPL list				06/12/2018 9:59:30 AM
	pass		410 Customer Name and ID against NL-BKY list				06/12/2018 9:59:30 AM
	pass		411 Customer Name and ID against NL-MAR list				06/12/2018 9:59:30 AM
	pass		412 Customer Name and ID against NL-GAR list				06/12/2018 9:59:30 AM
	pass		413 Customer Name and ID against NL-COR list				06/12/2018 9:59:30 AM
	pass		414 Customer Name and ID against NL-WUP list				06/12/2018 9:59:30 AM

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Interactive Watchlist Lookup

[Show Debug Info](#)

Watchperson Search

Field Name	Value
customer_name	Charussripinyo
customer_primary_id	AA9178431
date_of_birth	02/23/1988
	MM/dd/yyyy
nationality	Thai
organization	RHB Indochina
Perform	

Watchperson Search Result

Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name	Lookup Date
	pass		000 Customer classified as PEP				06/12/2018 10:00:38 AM
	pass		416 Customer Name and ID against NL-DRG list				06/12/2018 10:00:38 AM
	pass		101 Name/ID and Nationality as PEP Non-MY				06/12/2018 10:00:38 AM
	pass		102 Name/ID and DOB and Nationality as PEP MY				06/12/2018 10:00:38 AM
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY				06/12/2018 10:00:38 AM
	pass		200 Customer Name or ID against Sanction Lists				06/12/2018 10:00:38 AM
	pass		201 Customer Name and ID against Sanction Lists				06/12/2018 10:00:38 AM
	pass		300 Customer Name or ID against AML-ST				06/12/2018 10:00:38 AM
	pass		301 Customer Name and ID against AML-ST list				06/12/2018 10:00:38 AM
	pass		302 Customer Name or ID against AML-IL				06/12/2018 10:00:38 AM
	pass		303 Customer Name and ID against AML-IL list				06/12/2018 10:00:38 AM
	pass		304 Customer Name or ID against AML- EY				06/12/2018 10:00:38 AM
	pass		305 Customer Name and ID against AML-EY list				06/12/2018 10:00:38 AM
	pass		401 Customer Name and ID against NPL list				06/12/2018 10:00:38 AM
	pass		410 Customer Name and ID against NL-BKY list				06/12/2018 10:00:38 AM
	pass		411 Customer Name and ID against NL-MAR list				06/12/2018 10:00:38 AM
	pass		412 Customer Name and ID against NL-GAR list				06/12/2018 10:00:38 AM
	pass		413 Customer Name and ID against NL-COR list				06/12/2018 10:00:38 AM
	pass		414 Customer Name and ID against NL-WUP list				06/12/2018 10:00:38 AM

RHB INDOCHINA BANK LTD

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mr. Tan I-Shu Clemence
Name of Joint Applicant: Mdm. Charussripinyo Pimorn

Type and Amount of Facility Requested	
Type: 10-Years HL	USD96,000.00

Purpose: To part finance on purchase Condominium in Camko City

<u>Particular of Applicant</u>					
<u>Applicant and Joint Applicant's Information</u>					
Applicant	Tan I-Shu Clemence	Date of Birth	14-09-1980	ID/Passport No.:	E5900166A
Joint Applicant :	Charussaripinyo Pimorn	Date of Birth	23-02-1988	ID/Passport No.:	AA9178431
Guarantor:	N/A	Date of Birth		ID/Passport No.:	
Guarantor:		Date of Birth		ID/Passport No.:	
Business Type:	Employment				
Biz Address:	#008, Street 608, Khan Toul Kork, Phnom Penh City.				
Email:	clemencetan@henryallenmktg.com pimorn@henryallenmktg.com				
Relationship:	Husband and wife				
Tel:	Mr. Tan (088 8278 168) and Mdm. Charussaripinyo (Tel: 066 69 99 69)				

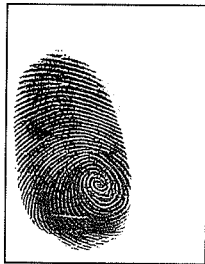
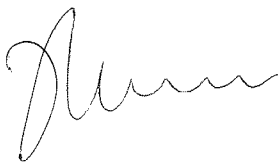
Please provide the following with your completed application form:

<p>1. Personal Information</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Copy of Identity card/ Passport / Passport of borrower and/or Guarantor <input type="checkbox"/> Family Book / Residential Certification <input checked="" type="checkbox"/> Employment contract <input checked="" type="checkbox"/> Confirmation of income e.g. salary slip, letter from employer, rental income, etc <p>2. Company Information</p> <ul style="list-style-type: none"> <input type="checkbox"/> Business Patent, Business License, or Certificate <input type="checkbox"/> Memorandum or Article of Association <input type="checkbox"/> Board Resolution of Company for Loan Application (RHB Indochina bank's standard format is attached.) 	<p>3. Financial Information</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Unaudited Financial Statement for last 3 months <input checked="" type="checkbox"/> Bank Statement for the latest 1 year (if any) <input type="checkbox"/> Loan Account Statement and Loan agreement with other banks (if any) <input checked="" type="checkbox"/> Projected Financial Statement for 1 to 3 years <input type="checkbox"/> Cash flow projection report <input type="checkbox"/> List of local or foreign suppliers <input type="checkbox"/> List of local or foreign purchasers or clients <input type="checkbox"/> List of stock value <input checked="" type="checkbox"/> Other Supporting documents <p>4. Security Documents</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Photostat of title deeds of property (ies) to be mortgaged <input checked="" type="checkbox"/> Sale and Purchase Agreement of the property <input type="checkbox"/> Valuation Report of the property (ies) <p>5. Others</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> List of property (ies) rental together with lease agreement copy <input type="checkbox"/> List of property (ies) owned together with title deed or letter of ownerships (if any)
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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.

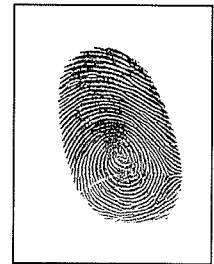
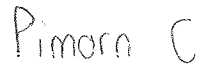
I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.

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



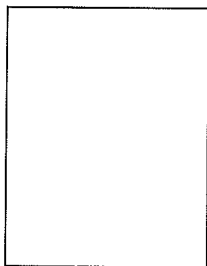
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Name Tan E-shu Clemence
ID Card No. ES900166A (Passport)
Date: 08/06/2018



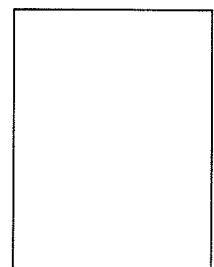
Right Thumb Print

Name Charussripimyo Pimorn
ID Card No. AA9178431 (Passport)
Date: 08/06/2018



Right Thumb Print

Name
ID Card No.
Date:



Right Thumb Print

Name
ID Card No.
Date: