

RHB INDOCHINA BANK

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : **Mr. Sin Voun**

Name of Joint Applicant : **Mdm. Taing Siv Guech**

Type and Amount of Facility Requested

Type	Amount (USD)
Term Loan	USD150,000
Purpose	
Term Loan	To refinance existing borrowings from Hwang DBS, part-reimburse on the construction cost of a 48-room building.

Particulars of Collateral

Title Details	A parcel of land accommodating a ground floor of 4 storey shop house held under title deed No.PP23079 issued on 05-01-1998 by Phnom Penh Delegation of Royal Government.		
Description of Property	A ground floor of 4-storey shop house	CF Issued	Y / N (N/A)
Tenure	Freehold		
Land Use	Commercial		
Land Condition	N/A	Built-up Area	80sqm (Approximate)
		Land Area	49.40sqm
Registered Owner / Relationship	Mr. Sin Voun (Husband of Taing Siv Guech)		
Occupant	Owner Occupied as Angkor Meas Shop		
Restriction in Interest	No		
Encumbrances	Charged to Hwang DBS Bank		
Formal Valuation By	To be valued by KRE	Date :	N/A
Verbal Valuation By	CARE	Date :	13 February 2014
OMV	USD250,000	FSV	N/A
Address Of Property	No.298Eo, St.245, Sangkat Boeung Salang, Khan Toul Kork, Phnom Penh.		

Applicant Information

Applicant : **Mr. Sin Voun** Date of Birth : **03-05-1977** ID/Passport No.: **010552816**
 Address : **No.298Eo, St.245, Sangkat Boeung Salang, Khan Toul Kork, Phnom Penh.**
 Occupation : **Phone Shop**

Buz. Address : **No.298Eo, St.245, Sangkat Boeung Salang, Khan Toul Kork, Phnom Penh.**
 Relationship : **Husband and Wife** Since : **N/A**

Particular of Joint Applicant (If applicable)

Joint Applicant Name : **Mdm. Taing Siv Guech**
 Home Phone : **N/A** Mobile Phone : **012802272**
 Fax : **N/A** Email Address : **N/A**
 Marital Status : **Married** ID No.: **010189839** Age: **38**
 Nationality : **Cambodian** Passport No : **N/A**
 Residential Address : **No.298Eo, St.245, Sangkat Boeung Salang, Khan Toul Kork, Phnom Penh.**
 Length of Stay : **N/A** Own/Rented/Others : **Ownerships**
 Occupation : **Phone Seller** Length of Service : **8 years**
 Employer's Name : **N/A**
 Address & Tel No. : **N/A**
 Nature of Business : **N/A**

Note: If joint applicant's fixed income is supplemented by other source, please specify below

Current Financial Position (please combine for joint applicants)

Liabilities		US\$	Assets		US\$
Term Loan		200,800.00	Fixed Deposits		0.00
Credit Cards		0.00	Properties		2,200,000.00
Hire purchase		0.00	Vehicles		20,000.00
Other liabilities		2,000.00	Other investments/assets		55,000.00
Total liabilities (A)		202,800.00	Total assets (B)		2,275,000.00
			Less Total liabilities (A)		202,800.00
			Surplus/Deficit (B) – (A)		2,072,200.00
			i.e. Net worth		

Monthly Budget (please combine for joint applicants)

Monthly expenses		US\$	Monthly Income		US\$
Existing loan repayments		1,647.00	Phone Business (EBIT)		15,386.73
Credit card payments		0.00	Properties Income		3,852.00
Hire purchase payments		0.00	Director's fees		0.00
Other payments		0.00	Other regular net income e.g. dividends, part-time work, etc		0.00
Proposed repayment for this loan		3,113.75	Total monthly income (D)		19,238.73
Living expenses e.g. rent, rates, insurance, food, etc		00	Less Total monthly expenses (C)		4,760.75
Total monthly expenses (C)		4,760.75	Uncommitted income (D) – (C)		14,477.98

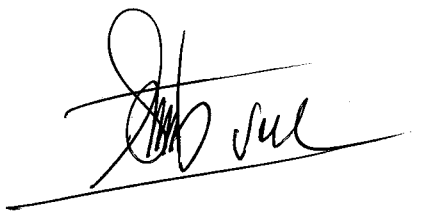
Please provide the following with your completed application form :

<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 checked="" type="checkbox"/> Family Book / Residential Certification <input 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 checked="" 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 (OSK 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 6 months <input checked="" type="checkbox"/> Bank Statement for the latest 1 year (if any) <input checked="" type="checkbox"/> Loan Account Statement and Loan agreement with other banks (if any) <input checked="" type="checkbox"/> Projected Financial Statement for 5 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"/> Photostate of title deeds of property (ies) to be mortgaged <input 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 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 ('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.

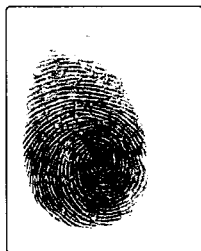
I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.

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



Mr. Sin Voun

Date : ...18.02.2014.....

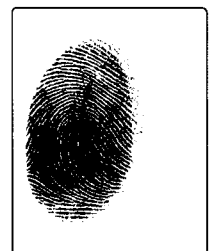


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Mdm. Taing Siv Guech

Date : ...18.02.2014.....



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