



ធនាគារ អិចឡូឌីណា ភីអិប  
RHB INDOCHINA BANK LIMITED

HEAD OFFICE  
263, Ang Duong Street, Phnom Penh, Cambodia  
TEL +855 23 992 833 FAX +855 23 991 822

Reference No.: RHBIBL/0002/2015/0033

## LETTER OF OFFER

For

## TERM LOAN

To

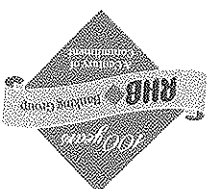
**Mr. HOEUNG KONGKEA SAMBATH**  
As Borrower(s)

Date: 05 August 2015

**PHNOM PENH, CAMBODIA.**



Lender: RHB Indochina Bank Limited  
Borrower: Mr. Hoeung Kongkea Sambath





## Letter of Offer

*Private & Confidential*

05 August 2015

**Mr. Hoeng Kongkea Sambath**

Address: Decastle TK-83 Unit, Building No. 83, Street 315

Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, Cambodia.

Banking Facility(ies) to **Mr. Hoeng Kongkea Sambath**, Cambodian National, holding ID card No. **170387280** dated 13 April 2006, is currently residing at Decastle TK-83 Unit, Building No. 83, Street 315, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, Cambodia (**the "Borrowers"**) for the aggregate amount of **USD60,000.00** (USD Sixty Thousand only).

We thank you for choosing RHB Indochina Bank Limited (the "**Bank**") for your loan requirement. The Bank is pleased to make available to you the following facilities on the following terms and conditions and subject to the Bank's Standard Terms and Conditions, as attached hereto, and to the satisfactory completion of loan documentation (the "**Facilities**").

Type of Facility(ies)	Approved Limit(USD)	Tenure / Pricing / Commission
Term Loan ("TL")	USD60,000.00 (USD Sixty Thousand only)	<b>Purpose</b> : To paid off private money lender. : ECOF (currently at 5.25%) + 3.75%p.a. on monthly rest subject to minimum <b>9%p.a.</b> (Effective Cost of Fund "ECOF" is subject to changes at the sole discretion of RHBIL). <b>Tenure</b> : <b>05 Years</b> : Interest servicing during progressive disbursement and <b>60</b> monthly instalments of <b>USD1,245.50</b> each incorporating interest payment and part principal repayment at instalments amount to be advised by the Bank and calculated based on the variable rate as stated above with adjustment in the last instalment commencing one month after full drawdown of the Facility(ies). <b>Processing Fee</b> : 1% on approved amount of Term Loan <b>(USD600.00)</b> <b>Prepayment Fee</b> : 1 <sup>st</sup> to 2 <sup>nd</sup> Year: 3% and 3 <sup>rd</sup> to 5 <sup>th</sup> year: 1% on prepayment amount if the facility is fully/partially settled before expiry date. In addition to the prepayment fee on early settlement during the tenure of the credit facilities, a three(3) months written notice is to be given to the Bank for full and/or partial prepayment of loan. In lieu of the notice, three (3) months interest at prevailing rate will be charged on any amount prepaid. The prepayment notice shall apply to all credit facilities within or after the lock-in period.

**Categories**

**Calculation and Payment of Interest**  
Interest on the Facility (other than the overdraft facility) shall be calculated on a monthly rests basis and capitalised monthly.  
*(Effective Cost of Fund "ECOF" subject to changes at the sole discretion of RHBIL)*

**Drawdown**  
**Term Loan of USD60,000.00** shall be disbursed to private money lender by issuing Banker's Cheque upon completion of legal documentation, the Certificates of Ownership No. **08101305-0905** and **08101305-1757** have been charged to the Bank, submission evidence of differential sum has been paid by you and compliance with terms and conditions precedent to the Bank's satisfaction.

**Servicing Branch**  
RHB Indochina Bank Limited, City Mall Olympic Branch at Lot No. A3E0, Ground Floor, City Mall Olympic, Monireth Street, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia. Tel No. (855) 23 993 568.

**Default Rate**  
**Term Loan:** In addition to the Prescribed Rate, any default in instalment payment shall be subject to additional interest at the rate of **20%p.a.**, calculated on a daily rests basis or such other rate as may be stipulated by the Bank from time to time.  
In the event the borrower fails to pay due amount over 90 days or when the loan is classified into Substandard Loan, interest of **24%p.a.** would be levied on the loan outstanding amount.  
Where applicable, a fixed administrative charge may be imposed as well.

**Fees**  
Processing Fee of **USD600.00** is payable upon acceptance of this letter of offer.  
The Bank reserves the rights to debit your account for facilitating the payment of any fees due and payable to the Bank.

**Account**  
The Borrowers are required to execute a standing instruction authorizing the Bank to debit their account of **1-01-0002-00000717-2** towards the payment of the Facilities to service the monthly repayment and/or accrued interest and/or all other monies payable to the Bank upon approval of the Facilities. The Borrowers are requested to visit the Servicing Branch to execute for the standing instruction.

**Insurance Cover Required**  
The Borrowers hereby agree to subscribe for fire insurance and subsequent renewal for the Hypothecated Property through the Bank's approved insurance company, for such amount(s) and on such terms, including non-cancellation and reinstatement value clauses, stating that the Bank is beneficiary is provided to the Bank and for such duration as the Borrowers may require and authorize the Bank to deduct the premium from their account. The Borrowers shall assign the insurance to the Bank, with the Bank's name thereon endorsed as the loss payee. A copy of the policy and receipts of all premiums paid are to be lodged with the Bank.  
*The Bank shall not be liable for allowing the drawdown of the Facility prior to the subscription of the said insurance.*

**Facility Agreement**  
A Facility Agreement for **USD60,000.00** as principal instrument is to be executed duly witnessed by the Bank's Attorney.

**Joint Hypothec Agreement**  
Joint Hypothec Agreement duly registered with the Bank as the 1<sup>st</sup> ranking hypothecator over the Certificates of Ownership No. **08101305-0905** and **08101305-1757** which are 2 parcels of vacant land located at Phum 5, Svay Rolum Commune, Sa Ang District, Kandal Province, Cambodia (the "Hypothecated Property") are registered under the name(s) of **Mr. Hoeng Kongkea Sambath** as the owner.



**Execution of Security Documentation**

This letter is conditional upon the preparation, execution and delivery of the Facilities Agreement, Joint Hypothec Agreement and such security documentation as may be required by the Bank (in form and substance acceptable to the Bank), incorporating, among others, the terms and conditions set out herein. All relevant security documentation is to be executed within thirty (30) days from the date of acceptance of this Letter of Offer by you, failing which the Bank shall be entitled at its absolute discretion to extend the time for execution for such period as it deems fit, or to terminate/ cancel this offer and upon such termination or cancellation, the Bank's liability hereunder shall be absolved and you shall have no right to claim against the Bank.

**Valuation**

The Facility is conditional upon the receipt by the Bank of a valuation report prepared by a valuation firm acceptable by the Bank and that such report, including the location, surroundings, condition, usage and suitability of the Property is acceptable to the Bank, failing which the Bank shall be entitled at its absolute discretion to reduce the amount of the Facility.

**Reimbursement of Charges**

In the event the Facility is terminated prior to the drawdown, you agree to reimburse the Bank for the abortive charges incurred. For the purposes of this letter of offer, abortive charges include the valuation fees, legal fees, processing fees, stamp duty and discharge fees related or any other charges incidental to the Facility.

**Costs to be borne by the Borrower**

The legal fees, valuation fees and stamp duty, including any penalty thereon or payment of insufficient stamp duty, shall be borne by you.

**Termination**

The Bank reserves the right to terminate the Facility in the event you do not utilise the Facility more than 3 months from the date the Facility is made available to you.

**Reliance on Representations**

The Bank's offer of the Facility herein is made based on:

(a) your representations, declarations and/or documents provided to the Bank; and

(b) the condition that subsequent credit and financial checks conducted on you by the Bank (to which you have consented), reveal satisfactory results.

**Review**

The Facility is subject to review on a periodic basis and upon such review, the Bank may renew, cancel, terminate, suspend, vary the limit of the Facility, impose renewal fees and/or impose additional conditions as the Bank deems fit.

**Other Terms and Conditions**

By acceptance of this Letter of Offer, you hereby expressly agree and declare that:

(a) you are fully aware of the guidelines issued by the Bank in relation to the operation of current accounts;

(b) you understand that the Bank has the absolute right to close any or all of your current accounts and to recall any overdraft facility to you once you have breached any of the guidelines and/or due to frequent issuance of dishonoured cheques and/or you have breached any terms and conditions governing the facility;

Please indicate your acceptance of the above banking arrangement by signing and returning to the Bank the duplicate of the Letter of Offer and the Standard Terms and Conditions, within 14 days from the date hereof, failing which the Bank shall be entitled at its absolute discretion to either treat this offer as having lapsed or extend the time of acceptance for such period as it deems fit.

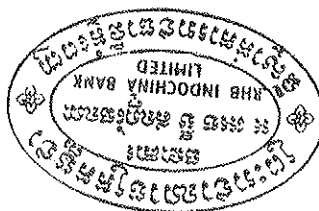
All documents should be forwarded to *Loan Department at RHB Indochina Bank Limited, No.263, Street Ang Dong, Shangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia*. Please 023-992-833 if you need clarification on any documentation issue.



In the event of any discrepancy, ambiguity or inconsistency (ies) between the terms of this letter and the attached Standard Terms and Conditions, the terms of this letter of offer shall prevail to the extent of such discrepancy or ambiguity or inconsistency (ies).  
This Letter of Offer will be governed by laws of the Kingdom of Cambodia.  
The terms of this Letter of Offer may be varied or waived by notice in writing by the Bank and the Bank in its absolute discretion may require you to countersign such written notice.  
We thank you for giving the Bank the opportunity to be of service to you.

Yours faithfully,

**For RHB Indochina Bank Limited**



**Company Stamp**

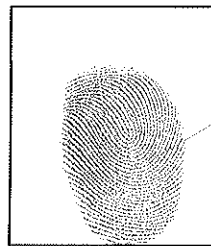
Head, Credit Management

**Yong Ching San**

I/We, the undersigned, hereby:-

- (a) declare that no member of my/our immediate family is in the employment of RHB Indochina Bank Limited; and
- (b) accept the terms and conditions set out in this letter and in the attached Standard Terms and Conditions; and
- (c) have complied with all other regulatory conditions as may be applicable to credit facilities as imposed by the National Bank of Cambodia.

**Borrower(s):**



**Mr. Hoeng Kongkea Sambath** Right Thumb Print  
**Legal ID No: 170387280**

Date: 13. AUG. 2015

Lender: RHB Indochina Bank Limited.  
Borrower: Mr. Hoeng Kongkea Sambath

**Standard Terms & Conditions Covering Banking Facilities (the "Facility(ies)") Granted By RHB Indochina Bank Limited (the "Bank") Forming Part of the Bank's Letter of Offer**

**1. STIPULATIONS AS TO INTEREST**

- (a) shall pay interest, commission, bank charges, fees and such other charges on the Facility (ies) at such rates and in the manner stipulated by the Bank.

- (b) Interest on the Facility(ies) will be calculated on a monthly rest (Term Loan) and daily rest (Overdraft) basis as indicated in the Letter of Offer calculated on the basis of actual number of days elapsed and a 360 day year unless otherwise stated or agreed by the Bank.

- (c) The interest rate(s) (including additional and capitalised interest), commission, commitment fees, bank charges, fees and such other charges on the Facility(ies) may be varied without any prior notice by the Bank from time to time at its absolute discretion including but not limited to varying the basis on which the Bank shall arrive at the Prescribed Rate, from the benchmark of the Bank's Cost of Fund or any other Bank's reference rate, the spread of quantum that is payable above the Bank's Cost of Fund or any other Bank's reference rate, or the percentage of the interest itself where the rate of interest is not calculated on the Bank's Cost of Fund or any other Bank's reference rate and the amended basis for computation of the Prescribed Rate and/or the new rate of interest shall be payable forthwith both before and after judgment and any such variation shall take effect as from the date stipulated by the Bank. In the event of any variation of the rate of interest payable by you, the Bank may, in its absolute discretion:

- (i) vary the amount of each monthly or such other periodic repayment or instalment amount of the Facility(ies);

- (ii) vary the number of each monthly or such other period of repayments of the Facility(ies); or

(iii) both.

- (d) Additional interest at such rate(s) stipulated by the Bank from time to time in addition to the Prescribed Rate for the Facility(ies) (the "Default Rate") and/or an administrative fee per transaction will be charged on all overdue instalments or principal and interest on loans, fees, commissions and all other charges (including those which are due from your guarantor and/or security party in relation to the Facility(ies) and/or under the guarantee and/or any of the security documents) not paid when due.

- (e) Where relevant, you agree and consent that the payment of interest shall be debited on the day as the Bank may prescribe of every calendar month, such interest to be payable monthly in arrears or at such other period as the Bank may prescribe and shall without notice be debited accordingly to your account.

"Prescribed Rate" shall mean the respective rates of interest applicable to the Facility (ies) as stated in the Letter of Offer or such other rate(s) as may from time to time be prescribed by the Bank.

**2. CALCULATION OF INTEREST**

Interest on any sums advanced pursuant to the Facility(ies) for the time being hereby secured (including interest at the Default Rate as specified in clause 1(d) hereof) and any fees, charges, costs and commission relating thereto shall be calculated on such rests as stipulated in the Letter of Offer (or on such other basis as determined by the Bank) and at the end of the relevant interest period or at such times or intervals as may be decided by the Bank, shall be capitalised and added for all purposes to the principal sum then owing and shall thenceforth bear interest at the relevant Prescribed Rate and be secured and payable accordingly whether before or after a court judgment or demand for payment has been made on you and all the covenants and conditions contained in or implied by these Standard Terms and Conditions and all powers and remedies conferred by law or these Standard Terms and Conditions shall equally apply to such capitalised arrears of interest and to interest on such arrears or excess utilisation (as the case may be)

notwithstanding that the relationship of the banker and customer between the Bank and yourself has ceased for any reasons whatsoever. For the purposes of ascertaining whether the limit of principal under the Facility (ies) has been exceeded or not, all capitalized interest shall be deemed to be interest and not principal sum.

### 3. PRECONDITIONS TO DISBURSEMENT AND CONDITIONS PRECEDENT

The Facility(ies) (as revised, restructured, renewed or supplemented from time to time by the Bank) can be drawn down or utilised only on execution of legal documentation and fulfilment of the following conditions precedent and such other conditions precedent as the Bank may require and subject to the Bank being satisfied, at its sole discretion (and in this respect, the decision of the Bank shall be final) that there are no material changes affecting your financial condition and that none of the events set out in clause 13 hereof has occurred or may occur:

- (a) the Bank shall have received a copy of the Letter of Offer duly accepted by you;
- (b) receipt by the Bank of the Processing Fee;
- (c) receipt by the Bank of written confirmation by the attending solicitor on the execution of all security documentation acceptable to the Bank and fulfilment of such conditions precedent as the Bank may require;
- (d) (where applicable), receipt by the Bank of written confirmation by the attending solicitor that the charge on the Property has been presented for registration at the relevant land office or registry and presentation number obtained, but pending registration of the charge; and
- (e) the Bank being satisfied with the results of the search on you, your guarantor(s) and your security party(ies). Pending receipt of the results of the search, the Bank may at its absolute discretion allow disbursement against a statutory declaration by you and/or your guarantor(s) and/or your security party (ies) in the form prescribed by the Bank that you and/or your guarantor(s) and/or your security party (ies) have not been adjudicated bankrupt.

The preconditions to disbursement set out herein and in the Letter of Offer are intended for the sole benefit of the Bank and may be waived by the Bank, in whole or in part, without prejudicing the right of the Bank to assert such terms and conditions, in whole or in part, in respect of subsequent utilisation of the Facility (ies).

### 4. RIGHT TO REVIEW AND VARIATION

- (a) The Bank reserves the absolute right and is entitled to review the Facility(ies) and/or vary the interest rate at any time as the Bank in its absolute discretion deems fit, without any obligation, to give any reasons therefore and whether or not any events of default set out in the Facility Agreement or clause 4 of the attached Specific Terms and Conditions have occurred, and nothing in these presents contained shall be deemed to impose on the Bank any obligation, to make or continue to make available the Facility(ies).
- (b) Notwithstanding any other provision contained in the Letter of Offer, these Standard Terms and Conditions or in any other document, the Bank will at all times have the right to terminate, cancel, suspend or reduce the limit of all or any part of the Facility (ies) and/or to require immediate payment, any form of additional security and/or cash collateralisation of all or any part of the sums actually or contingently owing to it. The Bank shall not be liable for any loss or damage in connection with dishonour of any cheques or notes drawn or bills accepted by yourself as a result of the foregoing actions by the Bank.

### 5. REPAYMENT

1. Notwithstanding any provisions contained herein and in the Letter of Offer, the Bank shall be entitled at its absolute discretion to terminate the Facility (ies) and recall all drawings made, and demand discharge by you of your indebtedness at any time.

2. You shall be liable to pay to the Bank such amounts as set out in the Letter of Offer or as shall be notified by the Bank as the sum owing and payable to the Bank ("Notification") within such time as specified in the Letter of Offer or the Notification, as the case may be.

## 6. REPRESENTATIONS AND WARRANTIES

By accepting the Letter of Offer and these Standard Terms and Conditions, you represent and warrant to the Bank that:

- (a) you, your guarantor(s) and your security party(ies) (in the case of your guarantor(s) and/or your security party(ies) being individuals) have the capacity to execute, deliver and perform the terms of the Letter of Offer, these Standard Terms and Conditions, the guarantee and the security documents (as the case may be);
- (b) your guarantor(s) and the security party(ies) (in the case of your guarantor(s) and/or such security party(ies) being a body corporate) is/are company(ies) duly incorporated in and validly existing under the laws of their respective places of incorporation and have full legal power to enter into, deliver and perform all its obligations under the Letter of Offer, these Standard Terms and Conditions, the guarantee and the security documents (as the case may be) and have taken or will take all steps necessary (including obtaining, renewing on time and complying with the terms of permits, licences, clearances etc.) for the performance of their respective obligations under the Letter of Offer, these Standard Terms and Conditions, the guarantee and the security documents (as the case may be);
- (c) neither you, your guarantor(s) nor any security party are in default of any agreement (whether in relation to payment, performance or otherwise) to which you, your guarantor(s) or any security party are parties or by which you, your guarantor(s) or any security party are bound;
- (d) there is no litigation, arbitration or dispute whether actual, pending or threatened against yourself or any of your guarantor or security parties;
- (e) all financial statements received or to be received by the Bank in respect of yourself present a true and fair view of your financial position;
- (f) there is no material adverse change in your financial condition or the financial condition of your guarantor or any security party, and where applicable, the operating environment or management of your business or the business of your guarantor or any security party which will materially affect your ability or the ability of your guarantor or security party to perform your/ their obligations under the Letter of Offer, these Standard Terms and Conditions and/or the security documents;

- (g) you and where applicable, your guarantor and each security party are the legal and beneficial owners of any assets or property which are offered as security to the Bank in respect to the Facility(ies), the Letter of Offer, these Standard Terms and Conditions and the security documents;
- (h) acceptance of the Letter of Offer and these Standard Terms and Conditions, delivery and performance of all obligations hereunder will constitute valid and enforceable obligations and do not or will not contravene the provisions of any law, regulation, rule, order, writ, injunction or decree of any court, administrative or regulatory body to which you are subject, and does not contravene any other agreement to which you are a party or undertaking by which you or your assets are bound;

- (i) you have fully disclosed in writing to the Bank all facts relating to yourself, your guarantor(s) and the security party(ies) which you know or should reasonably know and which are material for disclosure to the Bank in the context of the Facility(ies);

- (j) all the information furnished by you and where applicable, each guarantor or security party in connection with the Facility(ies) do not contain any untrue statement or omit to state any fact and all expressions of expectation, intention, belief and opinion and all



projections contained therein were honestly made on reasonable grounds after due and careful enquiry;

- (k) you, each guarantor and each security party are subject to civil and commercial law with regard to your/their respective obligations under the Facility(ies) and the execution, delivery and performance of the obligations created hereunder constitute private and commercial acts rather than governmental or public acts and neither you, your guarantor(s), the security party(ies) nor any of their properties enjoy any immunity on the grounds of sovereignty or otherwise in respect of their obligations arising under the Facility(ies); and

- (l) no bankruptcy or winding up proceedings have been commenced against yourself, any guarantor and/or any security party.

Each of the above representations and warranties shall survive the signing and delivery of the Letter of Offer and these Standard Terms and Conditions and you shall be deemed to represent and warrant to the Bank that the representations and warranties above are true and correct in all respects and are repeated on a daily basis.

## 7. SECURITY

Any security taken by the Bank or any money deposited with the Bank shall continue to be held by the Bank until all the amounts outstanding from you, your guarantor and each security party to the Bank under all your Facility(ies) with the Bank, including contingent liabilities, have been fully settled by you and the expired guarantees/bonds/indemnities, documentary or other credits or any instruments whatever from time to time entered into by the Bank for your account have been returned to the Bank for cancellation notwithstanding:

- (a) that you, your guarantor or any security party cease to be indebted to the Bank for any period or periods;

- (b) that any of your account(s) or any account(s) of the guarantor and/or security party with the Bank from any reason whatsoever cease to be current and notwithstanding any settlement of account(s) or otherwise;

- (c) that any change by amalgamation, consolidation or otherwise which may be made in the constitution of any guarantor or security party (which is a body corporate) or the Bank; or

- (d) your death or bankruptcy or the death or bankruptcy or liquidation of any guarantor or security party, whether voluntary or compulsory.

In the event of the death or bankruptcy of any guarantor, you shall promptly inform the Bank, and provide another guarantee to the Bank's satisfaction and/or such further security as the Bank shall require.

## 8. COSTS, EXPENSES AND FEES

Notwithstanding that the Facility(ies) may be cancelled or aborted for any reason whatsoever at any time whether before or after completion of legal documentation:

- (a) All costs and expenses whatsoever including abortive costs, stamp duties (including other similar duties and taxes and any penalties thereon), property and update valuation reports, printing, out of pocket expenses and all other costs relating to the Facility(ies) incurred by the Bank in connection with the negotiation, preparation or completion of the Facility(ies) or the recovery thereof or the redemption of your account or in connection with any of your accounts or assets shall be payable by you on demand, on a full indemnity basis.

- (b) Where applicable, the security documents in respect of the Facility(ies) are to be prepared by solicitors on the Bank's panel and you agree to pay the said solicitors all legal fees and incidental expenses in connection with the preparation, stamping and registration of any security documents required by the Bank hereunder even though the said documents are not executed by yourself for any reason whatsoever.



- (c) If any money payable under the Facility(ies) is required to be recovered through any process of law or such other process, or placed in the hands of solicitors for collection, you shall be liable to pay the Bank's solicitors (on a solicitor and client basis) and any other fees and expenses incurred in respect of such collection. You shall also be liable for the valuation fees, auctioneers' charges, debt collection fees and other professional fees relating to such recovery and/or its enforcement.

- (d) The Bank shall have the right at any time to debit your account with interest, commission, charges, fees, and all monies arising from the Facility (ies) including the costs mentioned in the preceding paragraphs. The amount debited thereupon shall be subject to interest at the prevailing rate or Prescribed Rate, and may be subject to such additional interest at the Default Rate and may be capitalised in accordance with Clause 2 hereof.

## 9. DISCRETION OF BANK AS TO APPLICATION / TRANSFER OF MONIES

If any sum paid or recovered in respect of your liabilities is less than the amount owing, the Bank may apply that sum to interest, fees, principal or any amount due in such proportion and order and generally in such manner as the Bank thinks fit or may credit or transfer any monies standing to the credit of your Bank's account (s) of whatever description and wherever located towards discharge of the sum due to the Bank to a non interest bearing suspense account for as long as the Bank thinks fit without any obligation in the meantime to apply the same or any part thereof in or towards the discharge of any money or liabilities due or incurred by you to the Bank.

## 10. SET OFF, COMBINATION OR CONSOLIDATION OF ACCOUNTS

The Bank shall be entitled (but shall not be obliged) at any time and without notice to you to combine, consolidate or merge all or any of your accounts and liabilities with and to the Bank anywhere whether in or outside Cambodia whether singly or jointly with any other person and may transfer or set off any sums in credit in such accounts in or towards satisfaction of any of your liabilities whether actual or contingent, primary or collateral notwithstanding that the credit balances on such accounts and the liabilities on any other accounts may not be expressed in the same currency and the Bank is hereby authorised to effect any necessary conversions at the Bank's own rate of exchange then prevailing. The Bank shall not be liable for any damages and/or loss incurred by you due to the operation of this Clause 10.

## 11. CROSS DEFAULT CLAUSE

Notwithstanding the provision relating to the repayment of monies advanced as hereinbefore provided, the Borrower hereby expressly agrees that if any sums shall be due from the Borrower to the Bank from time to time or at any time or if the Borrower may be or become liable to the Bank anywhere on banking account or any other account current or otherwise in any manner whatsoever or if default is made in any provisions of such accounts or in any other banking facilities granted by the Bank to the Borrower or in any of the provisions herein, then and in such event, the Facilities and all the Advances herein together with all monies payable under such account or other banking facilities aforesaid shall immediately be enforceable.

## 12. DISCLOSURE

By accepting the credit facilities in the Letter of Offer you hereby give consent to the Bank, its officers and agents to disclose any information (including any personal data) relating to you or your account relationship or dealing relationship with the Bank including, but not limited to details of the Facility (ies), any security given, transactions undertaken and balances and positions with the Bank to:

- (a) the Bank's head office, branches, representative offices, related corporations, affiliates or associates in Cambodia or overseas (collectively the "Related Parties" and each a "Related Party") for any database or data processing purposes or any other purposes whatsoever, notwithstanding that a Related Party's principal place of business may be outside of Cambodia or that your information following disclosure may be collected, held, processed or used by any Related Party in whole or in part outside of Cambodia;

- (b) any potential assignee, participant, sub-participant, novatee or participant in the secondary debt market of the Bank's rights in relation to you;



- (c) any agent, contractor, professional advisor or third party service provider, which provides services of any kind to the Bank in connection with the operation of its business who is under a duty of confidentiality to the Bank, including but not limited to a debt collection agent or any person(s) for the purpose of recovery of any outstanding sums due under the Facility(ies);
- (d) any financial institutions with which you have or propose to have dealings;
- (e) any credit bureau or any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches or any other authority having jurisdiction over the Bank;
- (f) any security party.

You acknowledge that any information disclosed by the Bank to the persons set out in this clause 12 is disclosed in good faith, and the Bank shall not be liable to you or any other persons for any inaccuracy, incompleteness or lack of authenticity of the contents of such disclosure.

### 13. EXCLUSIVITY

The Borrower(s) agree that RHB OSK Indochina Securities Ltd. shall be given the first right of refusal to be appointed as the adviser and/or arranger for any future corporate exercises in Cambodia to be undertaken by the Borrower(s) and/or its group of companies, subject to mutually agreed terms and conditions.

### 14. UTILIZATION AND PROTECTION OF CREDIT INFORMATION

#### Notification of Borrower(s) right

the 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. 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 provisions of Prakas on Credit Reporting and in the Code of Conduct.

If you want to access or correct your information, you may send a written request to the Credit Reporting System Service Provider (CRSP) with a proof of your identity and you will receive a response from the CRSP.

#### Borrower(s)' Consent

the Borrower (s) hereby authorize the Bank to collect information contained in the present application and other information relevant to this application, and disclose it to third parties for the purposes established under Article 8 of Prakas on Credit Reporting.

The Borrower understands that Credit Bureau Cambodia (CBC), having address at (2nd floor) #10, St. 242, Sangkat Chatomuk, Khan Daun Penh, Phnom Penh, Cambodia, and the Bank having its registered address at No. 263, Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia, both will be responsible for the collection, processing and dissemination of the data. The Borrower is entitled to access the Borrower's information and data, and complain to obtain the correction or deletion of such data when there is an adequate reason in line with the procedures established under Prakas on Credit Reporting and/or the Code of conduct.

### 15. STATEMENT BY BANK

A statement or notice by the manager or any duly authorised officer or agent of the Bank for the time being or computer generated notices issued by the Bank which do not require signatures issued by the Bank as to the amount of such balance and liabilities incurred or due to the Bank or as to the rate of interest or the amount of interest payable, shall be conclusive evidence for all purposes, save for manifest error.



**16. EVENTS OF DEFAULT**

Notwithstanding your overall obligation to repay all outstanding amounts on demand by the Bank, the Facility(ies) or any part thereof for the time being outstanding and unpaid together with interest thereon and all other monies secured by any security shall immediately become due and payable and the security in favour of the Bank shall become immediately enforceable and exercisable by the Bank without prior demand in any of the following events:

- (a) If you, any security party or your guarantor fails to pay to the Bank (i) on demand any monies on the Facility(ies) or (ii) on due date any monies payable as mentioned in the Letter of Offer or under any agreement or arrangement with the Bank.
- (b) If you, any security party or your guarantor breach or threaten to breach any covenant, undertaking, term, conditions or provisions of the Letter of Offer or these Standard Terms and Conditions or in any document delivered pursuant to the Facility(ies) or the security documents (other than an obligation of the type referred to in clause 16(a) above) and fails to remedy such breach within seven (7) days after notice from the Bank or such other time period stipulated by the Bank.
- (c) If you, any security party, your guarantor or any company in which you are a director or hold a controlling interest (whether by way of shareholding, or whether it is by reason that such company is accustomed or is under an obligation to act in accordance with your directions, interest or wishes) fail to pay on due date any monies payable by you, such security party, guarantor or such company, under any agreement or arrangement with the Bank or any other lender/creditor.
- (d) If a distress or execution is levied upon or issued against any of your property or assets or the security party's and/or your guarantor's property or assets and is not paid off or discharged within five (5) days from date of commencement of such distress or execution.
- (e) If legal proceedings suits or actions of any kind whatsoever (civil or criminal) is instituted against you, any security party or your guarantor.
- (f) If you, any security party or your guarantor shall commit an act of bankruptcy or if you, any security party or your guarantor becomes insane or passes away.
- (g) If you, any security party or your guarantor shall enter into composition, moratorium or arrangement with or shall make a general assignment for the benefit of your / his creditors.
- (h) If any event occurs or circumstances arise including changes in your financial condition or the financial condition of any security party or your guarantor which in the opinion of the Bank prejudice your ability or the ability of the security party or your guarantor's ability to perform your and/or such security party's and/or your guarantor's obligations herein or under any of the security document.
- (i) If a notice or proposal for compulsory acquisition of any of your assets or, where applicable, the assets of any security party or any part thereof shall be issued or made under or by virtue of an Act of Parliament or law.
- (j) If in the opinion of the Bank the security in favour of the Bank pursuant to the security documents is in jeopardy.
- (k) If you have been listed as a frequent issuer of dishonored cheques .
- (l) If you, any security party or your guarantor fail to operate your/their account(s) with the Bank in a satisfactory manner.
- (m) If you, any guarantor or any security party (being a sole proprietor, partnership or corporation) ceases or threatens to cease to carry on all or a substantial part of your/ its business.

- (n) If any part of your business or the business of any guarantor or security party (being a sole trader/ partnership or corporation) is in jeopardy.
- (o) If any representation or warranty made or implied to the Bank is incorrect or misleading in a material particular as of the date on which it was made or deemed to have been made.
- (p) If any other event occurs which in the sole opinion of the Bank could or might affect or prejudice your ability or willingness (or the ability or willingness of your guarantor or any security party) to comply with all or any of your obligations under the Letter of Offer or these Standard Terms and Conditions or the obligations of your guarantor or the security party under the security documents respectively.
- Irrespective of whether such event is continuing, the Facility(ies), together with accrued interest thereon, and any sum payable under the Facility(ies) shall be immediately due and payable and all the security created pursuant to the Facility(ies) shall be immediately enforceable.

## 17. ADDITIONAL EVENTS OF DEFAULT

The Borrower(s) irrevocably agree that the Bank may set off all or any of the credit balance under any of the accounts opened with the Bank against any indebtedness the Borrower(s) may have with the Bank which is due for payment but which has not been paid or default without reference to the Borrower(s).

## 18. NATIONAL BANK OF CAMBODIA REGULATIONS APPLICABLE TO BANKS

In compliance with the above regulations, the approval and continuing utilisation of the Facility(ies) are strictly conditional that you, any security party and/or your guarantors as well as your close family members (parents, spouse and children) are not directly related to any present or future employees of the Bank / subsidiary. The Bank reserves the right to recall the Facility(ies) if any above relationships are established or discovered at any time.

## 19. ASSIGNMENT/ SALE / TRANSFER

The Bank may at any time transfer, sell, participate in secondary debt markets or assign all or any part of its rights, benefits and obligations under the Letter of Offer, these Standard Terms and Conditions and/or any security document by assigning to any other party all or any part of the Bank's rights and benefits under the Letter of Offer, these Standard Terms and Conditions and obligations under the Letter of Offer, you may not transfer or assign any of your rights, benefits and obligations under the Letter of Offer, these Standard Terms and Conditions and/or any security document without the prior written consent of the Bank and any purported assignment without such consent shall be null and void.

## 20. PREPAYMENT

Where permitted under the Letter of Offer, you may prepay the whole of the Facility(ies) or such lesser amount thereof as specified in the Letter of Offer. All prepayments received by the Bank shall be applied by the Bank in or towards repayment and satisfaction of the Facility(ies) in the inverse order of maturity. Unless stated otherwise in the Letter of Offer, no amount prepaid may be redrawn or reborrowed. In the event the amount prepaid may be redrawn, such amount redrawn or reborrowed shall be subject to the available limit of the Facility(ies), as may be subject to reduction or revision as solely decided by the Bank.

## 21. GOVERNING LAW

The Letter of Offer and these Standard Terms and Conditions shall be construed and have effect in all respects in accordance with the laws of the Kingdom of Cambodia and you hereby submit to the jurisdiction of the Kingdom of Cambodia Courts, but such submission shall not be construed so as to limit the right of the Bank to commence proceedings in the courts of any other country. The service of any writ or summons or any legal process in respect of any actions or proceedings may be effected on you by forwarding a copy of the writ or summons or statement of claim or other legal process by prepaid registered post (or such other mode as stipulated by law) to your address for the time being. Where served by post, such writ summons or statement of claim or such other legal process shall be deemed to have been served on you two (2) days after the date of posting.

**22. INSURANCE**

Where required by the Bank, you shall subscribe and/or shall cause the relevant security party to subscribe for such insurance and/or life assurance policies as set out in the Letter of Offer (where applicable) through the Bank's approved insurance company, for such amount(s) and on such terms as the Bank may require to cover the rights and interests of the Bank for as long as the Facility(ies) are being extended to you. The insurance policy shall cover against such risks as the Bank may in its absolute discretion require and determine fit. The insurance and/or life assurance policies should show the Bank's interest and the Bank reserves the right to pay the annual payment of premium to the debit of your account to ensure continuity of cover. The original of the relative insurance and/or life assurance policies together with any renewal premium receipt must be lodged with the Bank. You irrevocably and exclusively authorise the Bank to arrange such insurance and/or life assurance policy on your behalf for the full tenure of the Facility(ies). You consent to the Bank disclosing to the insurance company any information whatsoever about yourself and the security for any purpose in connection with the said insurance policy.

**23. PROPERTY VALUATION**

Where applicable, the property charged to the Bank as security will be required to be inspected and valued at your expense to determine the location, surroundings, condition, usage and suitability of such property by the Bank's appointed valuers at the time when the Facility (ies) are first granted ("Initial Valuation") and is also subjected to periodical revaluation ("Periodical Revaluation") should the Bank consider this to be necessary. The Bank shall have the right, but not the obligation, to debit your account for the purpose of payment of valuation fees. If the Bank is not satisfied with the result of the Initial Valuation, it may, at its sole and absolute discretion reject the provision of the Facility(ies). If upon the Periodical Revaluation the Bank shall consider that the security is insufficient you shall upon request provide such further security as the Bank shall require whether in cash or otherwise.

**24. CONTINUED AVAILABILITY**

In addition and not in derogation of the matters set out in Clause 3 herein, and notwithstanding anything stated in the Letter of Offer or any other document or agreement to the contrary, the Bank has the right to require the fulfillment of such other conditions as it may deem fit in order to make or to continue to make the Facility(ies) available to you. The Bank reserves the right to withhold the drawdown and/or further utilisation of the Facility (ies) until such additional conditions have been complied with to the satisfaction of the Bank.

**25. CHANGE IN CIRCUMSTANCES**

(a) **Illegality:** If the Bank determines that the introduction or variation of any law, regulation or official directive (whether or not having the force of law) or any change in the interpretation or application thereof makes it unlawful for the Bank to maintain, fund or give effect to its obligations hereunder, the Bank shall forthwith give notice of such termination to you whereupon the Facility(ies) to such extent shall be cancelled and you will forthwith upon notice from the Bank repay all moneys payable under the Facility(ies) together with any interest thereon and all other monies agreed to be paid by you hereunder.

(b) **Increased Costs:** Where the Bank determines that, as a result of the introduction or variation of any law, order, regulation or official directive (whether or not having the force of law), or any change in the interpretation or application thereof by any competent authority, or compliance with any request (whether or not having the force of law) from National Bank of Cambodia or other fiscal, monetary or other authority, which:-

(i) imposes on the Bank an obligation to make any payment (except in respect of tax on its overall net income) or forego any interest or other return on, or calculated by reference to, the amount of any sum received or receivable by the Bank from you under the Facility(ies);

(ii) imposes, modifies or deems applicable any reserve, deposit or similar requirement against any assets held by, or deposits with, in or for the account of, or loans by, the Bank;

- (iii) subjects the Bank to any tax with respect to or changes the basis of taxation in respect of any payment made or to be made to the Bank (except for changes in the rate of tax on the overall net income of the Bank); or
- (iv) imposes on the Bank any other condition affecting its granting of the Facility(ies);

which would increase the cost to the Bank of making or maintaining the Facility(ies) or reduce the amount of any sum received or receivable by it in respect of the Facility(ies) or reduce the Bank's effective return in respect of the Facility(ies) or on the Bank's capital allocated in support of the Facility(ies) or oblige it to make any payment on, or calculated by reference to, the amount of any sum received or receivable by it from you under the Letter of Offer, then the Bank shall notify you of the circumstances leading to its determination and:

- (aa) you shall pay to the Bank on demand such amount as the Bank from time to time and at any time may certify to be necessary to compensate the Bank for such additional cost or such reduction in returns to the Bank; and

(bb) at any time thereafter, so long as the circumstances giving rise to the obligation to make the compensating payment continue, you may (on giving not less than fourteen (14) days notice to the Bank of its election so to do) elect to prepay, within a period of [fourteen (14) days] after the date of your notice, to the Bank all moneys payable under the Facility(ies) together with any interest thereon and all other monies agreed to be paid by you hereunder and upon receipt by the Bank of notice of such election the outstanding obligations of the Bank in any future utilisation of the Facility(ies) shall terminate and the Facility(ies) shall be cancelled to such extent.

## 26. COMPLIANCE WITH LAW

You hereby expressly agree to comply with all statutes, by-laws, guidelines and regulations (whether or not having the force of law) in Kingdom of Cambodia and shall ensure continued compliance with such regulations for the duration of the Facility(ies). You shall also ensure, arrange, coordinate, manage and obtain all the necessary consents, licences, exemptions, approvals or authorisations required as may be required by any applicable law, regulation or directive required by you, your guarantor or any security party in order to enable you/ them to perform your/ their respective obligations in connection with the execution, performance, validity or enforceability of the Letter of Offer or these Standard Terms and Conditions, and where applicable, the guarantee and the security documents.

## 27. BANKRUPTCY OR WINDING UP SEARCH

The Bank may but is not obliged to conduct bankruptcy or winding up searches (as the case may be) on you/ any security party and/or any guarantor prior to the disbursement of the Facility(ies) and at any time from time to time hereafter. All charges incurred with regards to the bankruptcy or winding up searches (as the case may be) are to be borne by you. In the event that any of the searches confirm that you/ such security party or guarantor are an adjudged bankrupt or wound up (as the case may be), or if there are any legal proceedings suits or actions of any kind whatsoever, be it civil or criminal, instituted against you, such security party or your guarantor, the Bank reserves the right to withdraw, cancel and or terminate the Facility(ies).

## 28. IMPOSITION OF TERMS BY NATIONAL BANK OF CAMBODIA

The Facility(ies) shall at all times be governed by such rules, regulations and/or directives (whether or not having the force of law) required of or imposed upon the Bank from time to time and at any time by National Bank of Cambodia or any authority having jurisdiction over the Bank.

## 29. NOTICES

- (a) Any demand, request, notice or other communication (collectively referred to as "Notices") by or on behalf of the Bank or you shall be in writing.

- (b) Notices may be given or made by post, telegram, facsimile, personal delivery or such other mode as may be allowed by the Bank. Notices shall be issued by or on behalf of the Bank (including computer generated notices/statements that do not require any signature) to

you at your address, facsimile number or electronic mail address as stated in the Letter of Offer or the last known address, facsimile number or electronic mail address notified by you in writing.

The Notices are deemed delivered to you:-

- (i) in the case of post, two days after the date of posting notwithstanding the Notices are returned undelivered or unclaimed;
- (ii) in the case of telegram, on the Business Day following the date of despatch. For the purpose of the Letter of Offer and these Standard Terms and Conditions, "Business Day" is defined as a day (other than Saturday, Sunday and public holidays) on which the Bank is open in Cambodia and, if applicable, the state where the place of business of the Bank is located for transaction of business of the nature required or contemplated by the Letter of Offer;
- (iii) in the case of facsimile, on the day of transmission;
- (iv) in the case of electronic mail, on the day of transmission provided that the Bank has not received a failed or undeliverable message from the host provider of the recipient within the day of transmission;
- (v) in the case of personal delivery, at the time of delivery;
- (vi) in the case of any Notices given orally, on the day such Notices are given. Such Notices shall be subsequently confirmed in writing by the Bank;
- (vii) in the case any Notices given via short messaging service system or any other mode which is not recorded in writing, at the time of transmission of such Notices.

(c)

Notices by you to the Bank shall be duly signed by you or where permitted by the Bank, by your duly authorised signatory and served on the Bank at the address or facsimile number as notified in writing by the Bank from time to time. Notices are deemed received by the Bank upon actual receipt of the same except:

- (i) in the case of Notices sent by facsimile after 5.00p.m., such notices shall be deemed received by the Bank on the next Business Day; and
- (iii) where it is deemed necessary by the Bank to verify your identity or the source of the Notices, you may be required to deliver at your own cost to the Bank such documentary evidence (including the actual or original Notices) as may be required by the Bank. Where such verification is required by the Bank, the Notices are deemed received by the Bank only upon receipt by the Bank of such additional documentary evidence requested by it.

All facsimile Notices should be followed by the original Notice to be delivered by post or by hand, but any delay or failure by the Bank to receive the original Notice shall not affect the validity of any act or omission by the Bank taken in reliance on the facsimile Notice.

### 30. INTERCHANGE OR SUBSTITUTION OF FACILITY(IES)

The Bank may upon the settlement of any of the Facility(ies) or at any time in its absolute discretion and without affecting the security created pursuant to the Letter of Offer, these Standard Terms and Conditions or any security document, at your request grant further facilities, vary, interchange or substitute any of the Facility(ies) with other banking facilities to be granted to you and these Standard Terms and Conditions shall secure such further or interchanged or substituted facilities. The Bank retains the right to allocate a new account number or to transfer and/or consolidate your existing accounts with the Bank to a new account upon such variation, interchange or substitution without affecting the Bank's rights under the Letter of Offer, these Standard Terms and Conditions or any security document.



**31. MODIFICATION AND INDULGENCE**

The Bank may at any time and without in any way affecting the rights, powers and remedies conferred upon the Bank under the Letter of Offer, these Standard Terms and Conditions and/or the security documents:-

- (a) neglect or forbear to enforce any of the terms in the Letter of Offer or any agreement between you and the Bank or waive such terms as it deems fit or any breach by you of the same without prejudice to its right at any time afterwards to act or insist to act strictly in accordance with the originally agreed terms in respect of the existing or subsequent breach; or
- (b) determine vary or increase any credit or other facility granted to you, your guarantor or any security party and may open or continue any account or accounts (or both) with you, your guarantor or any security party at any branch or branches of the Bank; or
- (c) vary the number and or the amount of the instalments to be paid by you; or
- (d) grant to you, your guarantor or any security party any time or indulgence or waiver or consent or release; or
- (e) deal with, exchange, release or modify or abstain from perfecting or enforcing any security or other guarantee or right it may now or at any time hereafter or from time to time have from or against you, your guarantor or any security party; or
- (f) release or discharge or compound or enter into any deed of composition with you, your guarantor or any security party; or
- (g) vary or amend any of the terms of any of the Facility(ies) or any of the security documents; or
- (h) renew any bills or negotiable securities.

**32. INDEPENDENT PAYMENT OBLIGATIONS**

You hereby expressly agree and declare that each of your obligations to pay or to repay under any of the provisions of the Letter of Offer and these Standard Terms and Conditions, or where appropriate, any of the security documents constitute separate and independent obligations, shall give rise to separate and independent causes of action, shall apply irrespective of any waiver or indulgence granted by the Bank in respect of any other obligation, shall remain in full force and effect despite any judgment, order, claim or proof for a liquidated amount in respect of some other obligation and may be relied upon and enforced by the Bank independently of or simultaneously with or without having to commence any other action under such obligations or under any of the security documents or having first exhausted any remedy or having first sold or disposed of any assets, properties or undertaking which may be provided as security to the Bank from time to time.

**33. JOINT BORROWERS**

**Where the Facility (ies) are being offered to two or more borrowers, you hereby agree that:**

- (a) all agreements, covenants, terms, stipulations and undertakings expressed to be made by and on your part shall be deemed to be made by or binding upon yourselves jointly and severally, and the terms "you", "your", "yours" and "yourself" shall be construed accordingly;

- (b) all moneys payable or agreed to be payable (including contingent liabilities) by the respective borrowers together with interest and any other outstandings thereon shall become due and immediately payable upon the occurrence of an event of default in respect of any of the borrowers.

### 34. NOTIFICATION

You shall give the Bank written notice of any event of default under the Letter of Offer, these Standard Terms and Conditions or the security documents within three (3) Business Days of you becoming aware of the occurrence thereof.

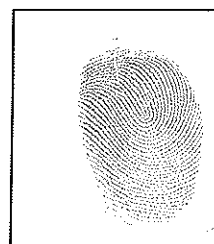
### 35. INDEMNITY

**Without** prejudice to the foregoing terms and provisions and in addition and without prejudice to any other powers, rights and remedies which the Bank may be entitled to, you shall indemnify the Bank and hold the Bank harmless from and against any losses, damages and expenses, whatsoever, legal or otherwise, (including but not limited to all legal costs incurred by the Bank on a solicitor and client basis) which the Bank may sustain, suffer or incur as a consequence of any default in the payment of the Facility(ies) and interest thereon or any portion thereof, or any other amounts payable hereunder or under the guarantee and/or the security documents, or on account of the non-observance of all or any of the terms stipulations agreements and provisions on your part or the part of any security party and/or guarantor contained herein or under the security documents, and such losses, damages and expenses shall include but not be limited to such amount as the Bank shall certify (such certification being accompanied by the basis and calculation of such amount and being conclusive and binding upon you save for any manifest error).

### 36. CONCURRENT PROCEEDINGS

Notwithstanding any provision contained in these Standard Terms and Conditions and/or the Letter of Offer, it is hereby expressly agreed that upon default or breach you and/or your guarantor and/or the security party of any term, covenant, stipulation and/or undertaking provided in these Standard Terms and Conditions and/or the Letter of Offer and on your and/or your guarantor and/or the security party's part to be observed and performed, the Bank shall thereafter have the right to exercise all or any of the remedies available whether by these Standard Terms and Conditions and/or the Letter of Offer or by statute or otherwise and shall be entitled to exercise such remedies concurrently to recover all monies due and owing to the Bank in any order of priority.

**Borrower(s):**



Right Thumb Print

**Mr. Hoeng Kongkea Sambath**

**Legal ID No: 170387280**

**Date: 13 AUG 2015**

Lender: RHB Indochina Bank Limited.  
Borrower: Mr. Hoeng Kongkea Sambath

**RHB Indochina Bank**  
**263, Ang Duong Street,**  
**Phnom Penh, Cambodia.**  
Date: 13 AUG 2015

Dear Sir,

I/We, the legal registered owner(s) of the property(ies) as stated in the Schedule 1, hereby unconditionally and irrevocably authorize RHB Indochina Bank Limited (hereinafter known as "the Bank") to hold the Certificate(s) of Ownership on the property (ies) as stated in the Schedule 1 until all the outstanding amounts including contingent liabilities and/or other credits whatsoever due and payable by the borrower(s) have been fully settled.

I/We also undertake not to hold the Bank and/or its staff liable for the obligation provided by Articles 55 and Article 56 of the Law on the Implementation of the Civil Code dated 31 May 2011, and the Civil Code which came into force on 21 December 2011.

I /We also hereby to undertake not to demand the Bank to return the Title Deed(s) to me/us until all the amounts outstanding including contingent liabilities and/or other credits whatsoever from borrower(s) have been fully settled.

I/We hereby affix my/our signature and thumbprint below:-


**Borrower(s):**

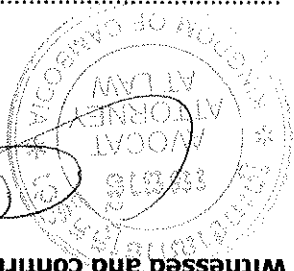


**Mr. Hoeng Kongkea Sambath**  
**Legal ID No: 170387280**  
Date: 13 AUG 2015

**Right Thumb Print**



**Witnessed and confirmed: -**  
  
**NOU TITHIA**  
**Attorney-At-Law**  
Date: 13 AUG 2015



# SCHEDULE 1

Execution Date	Bank / Hypothec	Borrower(s)	Secured Property(ies)	Hypothecator (s)	Guarantor(s)	Date of Agreements
Date : 13 AUG 2015	Hypothec : RHB Indochina Bank Limited Branch : City Mall Olympic Branch Address : Lot No. A3E0, Ground Floor, City Mall Olympic, Monireth Street, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia. Tel No. (855) 23 993 568	Name : Mr. Hoeng Kongkea Sambath ID No. : 170387280 Address : Decaste TK-83 Unit, Building No. 83, Street 315, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, Cambodia.	Description : The Certificates of Ownership No. 08101305-0905 and 08101305-1757 which are 2 parcels of vacant land located at Phum 5, Sway Rolum Commune, Sa Ang District, Kandal Province, Cambodia.	Name : Mr. Hoeng Kongkea Sambath ID No. : 170387280 Address : Decaste TK-83 Unit, Building No. 83, Street 315, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, Cambodia.	Name : N/A ID No. : N/A Address : N/A	Letter of Offer : 05 August 2015 Facility Agreement : 13 AUG 2015 Joint Hypothec Agreement : 13 AUG 2015 Guarantee Agreement : N/A



## UTILIZATION AND PROTECTION OF CREDIT INFORMATION

### Borrower Consent

RHB Indochina Bank  
263, Ang Duong Street,  
Phnom Penh, Cambodia.  
Date: 13 AUG 2015

Dear Sir,

The (negative) credit information that you acquired from my business transactions can be provided to a third party only upon my consent. Hereby I confirm my agreement on my (negative) credit information to the National Bank of Cambodia (NBC) for the purpose of assisting accurate assessment of my creditworthiness.

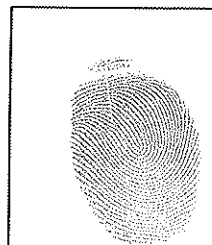
The types of credit information which will be provided are as follows:

- Identification information, including Name, Address, Business profession, ID number/ Business registration number, and etc.

- (Negative) credit information, including credit line, outstanding amount, amount in arrears, nominal amount on defaulting checks and bills, date of recognition, release and etc.

This agreement will become effective on the date of signature.

Borrower(s):



Right Thumb Print

Mr. Hoeng Kongkea Sambath  
Legal ID No: 170387280  
Date: 13 AUG 2015

Lender: RHB Indochina Bank Limited.  
Borrower: Mr. Hoeng Kongkea Sambath

## FACILITY AGREEMENT

### 1. NAMES AND ADDRESSES OF PARTIES TO THE AGREEMENT

- (1) **Name of Borrower:** Mr. Hoeng Kongkea Sambath, Gender: Male, Date of Birth: 16 February 1985, Cambodian National, holding ID No. **170387280** dated 13 April 2006 is currently residing at Decastle TK-83 Unit, Building No. 83, Street 315, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, Cambodia, hereinafter referred to as **Party A**.

- (2) **Name of Lender:** RHB Indochina Bank Limited which is a Private Limited Company, registered under the law of the Kingdom of Cambodia, having registered No. Co.5082E/2008 dated 09 July 2008 and located at Building No. 263, Preah Ang Duong Street, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, Cambodia, hereinafter referred to as **Party B**.

### 2. FACILITY AGREEMENT (LOAN SECURED BY JOINT HYPOTHEC)

- Name of Borrower (Registered Owner): **Mr. Hoeng Kongkea Sambath**, Gender: Male, Date of Birth: 16 February 1985, Cambodian National, holding ID No. **170387280** dated 13 April 2006, is currently residing at Decastle TK-83 Unit, Building No. 83, Street 315, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, Cambodia.
- (1) **Principal Amount:** **USD60,000.00** (USD Sixty Thousand only).
- (2) **Interest Rate:** **9%** per annum.
- (3) **Compensation:** **24%** (Twenty Four Percent) per annum of the total outstanding amount as per Letter of Offer dated **05 August 2015**.
- (4) Parties have agreed to set other special Terms and Conditions as mentioned in Annex A of the Facility Agreement.
- Party A and Party B have agreed to create Facility Agreement for as stated in point 2 above.
- Party A and Party B have agreed to create **Joint Hypothec** on Property as stated in point 3 to secure the loan as stated in point 2 above.

### 3. IDENTIFICATION OF PROPERTY OR RIGHT TO OBJECTIVE OF JOINT HYPOTHEC

- (1) **Location of the Property:** Phum 5, Svay Rolum Commune, Sa Ang District, Kandal Province, Cambodia.
- (2) **Number of Land plot:** **1757**
- (3) **Certificate of Ownership No:** **08101305-1757** dated 12 November 2014
- (1) **Location of the Property:** Phum 5, Svay Rolum Commune, Sa Ang District, Kandal Province, Cambodia.
- (2) **Number of Land plot:** **905**
- (3) **Certificate of Ownership No:** **08101305-0905** dated 17 December 2009



**4. OTHER PROVISIONS (If any)**

Party A & Party B have agreed on other provisions as set in the annex **B** of the Agreement.

Made in 03 copies dated on 13 AUG 2015

**HAVE READ THIS LETTER TO THE PARTIES IN FRONT OF WITNESSES:**

Name.....Gender:.....Date of Birth:....., residing at # ..... St....., Sangkat....., Khan....., Phnom Penh, Cambodia.

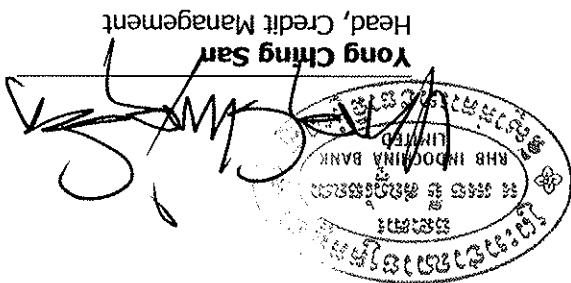
Name.....Gender:.....Date of Birth:....., residing at # ..... St....., Sangkat....., Khan....., Phnom Penh, Cambodia.

**Right Thumb Print**  
"Party A"

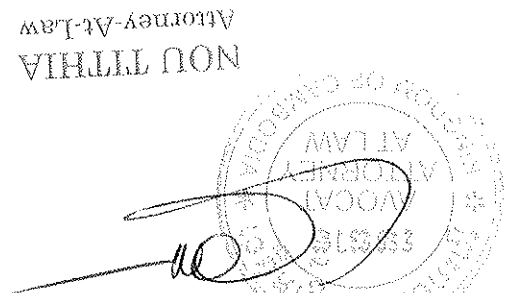


**Mr. Hoeung Kongkea Sambath**

**For RHB Indochina Bank Limited**  
"Party B"



**Have Seen & Certified that**  
Party A and Party B have affix thumb prints  
before lawyer witness



# ANNEX A

## RECITALS

**WHEREAS** the Borrower(s) desire to borrow from the Lender the amount of the Facility(ies) as described in clause 1 below for the purpose as stated in the Letter of Offer No. **RHBIBL/0002/2015/0033** dated on **05 August 2015**;

**WHEREAS** the Lender desires to grant the requested Facility (ies) to the Borrower(s) pursuant to the terms and conditions set forth in the Facility Agreement and the attached Annex which shall have the same binding effect.

## ABOUT THE FACILITY (IES)

### SECTION 1: TYPE AND LIMIT OF FACILITY (IES)

The Lender has provided and the Borrower(s) has accept the following Facility(ies):

Type of Facility(ies)	Approved Limit(USD)	Tenure/Pricing/Commission
Term Loan ("TL")	USD60,000.00 (USD Sixty Thousand only)	<p><b>Tenure</b> : 05 Years</p> <p><b>Interest Rate</b> : ECOF (currently at 5.25%) + 3.75%p.a. on monthly rest subject to minimum <b>9%p.a.</b> (Effective Cost of Fund "ECOF" is subject to changes at the sole discretion of RHBIBL)</p> <p><b>Processing Fee</b> : 1% on total approved limit of the Term Loan (USD600.00)</p> <p><b>Prepayment Fee</b> : 1<sup>st</sup> to 2<sup>nd</sup> Year: 3% and 3<sup>rd</sup> to 5<sup>th</sup> year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.</p> <p>In addition to the prepayment fee on early settlement during the tenure of the credit facilities, a three(3) months written notice is to be given to the Bank for full and/or partial prepayment of loan. In lieu of the notice, three (3) months interest at prevailing rate will be charged on any amount prepaid. The prepayment notice shall apply to all credit facilities within or after the lock-in period.</p>

### SECTION 2: TERMS AND CONDITIONS OF FACILITY (IES)

Terms and conditions of the Facility (ies) are set forth in the Bank's Letter of Offer and its appendices, which shall form an integral part of this Facility Agreement.

### SECTION 3: REPAYMENT

**Term Loan (TL)** is repayable by interest servicing during progressive disbursement and **60** monthly instalments of **USD1,245.50** each incorporating interest payment and part principal repayment at instalments amount to be advised by the Bank and calculated based on the variable rate as stated above with adjustment in the last installment commencing one month after full drawdown of the Facility(ies).

### SECTION 4: SECURITY

**4.1** As security for the obligations of Borrower(s) and for the indebtedness of Borrower(s) to Lender under this Facility Agreement, the Borrower(s) agree to grant or cause to be granted to the Lender a hypothec over the following immovable property(ies), including buildings, structures, and other fixtures, (hereinafter called the "**Hypothecated Property**") which shall be binding to the Facility Agreement.



#### 4.1.1. Security

Type of Title	:	Certificate of Ownership
Title No.	:	08101305-1757 and 08101305-0905
Issued on	:	12 November 2014 and 17 December 2009
Issued by	:	Kandal Department of Land Management, Urban Planning and Construction.
Type of property	:	2 parcels of vacant land.
Address	:	Phum 5, Svay Rolum Commune, Sa Ang District, Kandal Province, Cambodia.
Registered owner	:	Mr. Hoeng Kongkea Sambath

- 4.2** As an additional security for the repayment of the Facility (ies) and the performance of the obligations of the Borrower (s) under the Facility Agreement.
- The Borrower(s) or the obligation person for hypothec registration agrees to deliver the Certificate of Title of the Hypothecated Property to the Lender on the execution of this Agreement and the certificate shall be held by the Lender until full repayment of the Facility(ies) as set out in Section 3 of this Agreement. The Lender(s) hereby waives his or her rights to hold the Certificate of Title until the full payment is made to the Lender(s).

### SECTION 5: PROMISES AND GUARANTEES OF BORROWER(S)/OR GUARANTOR(S)

- The Borrower(s)/or Guarantor(s) promise and guarantee to the Lender that:
- 5.1** The Borrower(s)/or Guarantor(s) is presently, and for the full term of this Agreement shall remain, a Khmer natural person/ Khmer owed legal entity registered in the Kingdom of Cambodia as defined by the laws of Cambodia and is qualified to own immovable property in Cambodia.
- 5.2** The Borrower(s)/or Guarantor(s) are the lawful and sole registered owner of the Hypothecated Property, and there are presently no encumbrances or other security interests (other than those existing between the Parties attached to the Hypothecated Property. The Borrower(s)/or Guarantor(s) further warrants that it will not allow any encumbrance or security interests in the Hypothecated Property (other than those existing between the Parties) to be granted without the prior written consent of the Lender.
- 5.3** For the Terms of this Facility Agreement, the Borrower(s)/or Guarantor(s) will comply with all laws, rules, and regulations applicable to the Hypothecated Property as in force in Cambodia from time to time.
- 5.4** The Borrower(s)/or Guarantor(s) will promptly take any actions necessary to allow good and legal execution and/or registration of this Facility Agreement and/or the Joint Hypothec Agreement with the relevant Cambodia government authorities if necessary and will immediately execute and give to the Lender upon request any document required to accomplish or satisfy the Borrower(s) obligations under the Facility Agreement and Annex.
- 5.5** The Borrower(s)/or Guarantor(s) will not sell, transfer, lease, encumber, assign or otherwise dispose of its interest in the Hypothecated Property or any part of it for the Terms of the Facility Agreement, without the prior written approval of the Lender.

### SECTION 6: DEFAULT AND REMEDIES

- 6.1** If the Borrower(s) and/or Guarantor(s) fail to comply with or perform any of its obligations, promises or guarantees under the Facility Agreement and Joint Hypothec Agreement, and this failure is not remedied within **07 (seven) days** after notice of default is given to the Borrower(s)/or Guarantor(s) by the Lender, the Lender has the right to instruct the Borrower(s)/or Guarantor(s) to repay the Facility(ies) and interest (pricing/commission) pursuant to the above Section 3.

**6.2** In case the Lender(s) defaults in the repayment by failing to repay or pay the entire Facility(ies) with all interest and penalty interest on or by the due date and or by failing to repay or pay any one or more installment of the Facility(ies) where the Facility(ies) is repayable in installment with interest and penalty interest on the due date as set out in the Facility Agreement, the Lender will sell or request the court to issue an order to sell the Hypothecated Property to repay the principle interest, penalty and expenses without necessarily requesting permission from the Borrower(s)/or Guarantor(s).

## **SECTION 7: DISPUTE RESOLUTION**

Any dispute arising out of or in connection with this Agreement shall be settled amicably. If this fails, the Parties agree to submit the dispute to the competent courts of the Kingdom of Cambodia. The Parties agree to voluntarily comply with any order, ruling, or judgment of any nature, whether preliminary or final, issued by the said court.

## **SECTION 8: MISCELLANEOUS PROVISIONS**

**8.1 Binding Effect:** The provisions of the Facility Agreement shall be binding to the heirs, personal representatives, successors, and assigns of the Parties.

**8.2 Governing law:** This Facility Agreement shall be governed by the laws of the Kingdom of Cambodia.

**8.3 Language:** This Facility Agreement is made in the English language and in the Khmer language. The Khmer version shall prevail in case of discrepancy.

**8.4 Waiver:** No waiver of any provision of the Facility Agreement shall be deemed or shall constitute, waiver of any other provision. No waiver shall be binding upon the party making it unless it has been made in writing.

**8.5 Entire Agreement:** This Agreement constitutes the entire agreement between the Parties pertaining to its subject matter, and it supersedes all prior or contemporaneous agreements, representations and understandings of the Parties. No supplement, modification, or amendment of this Agreement shall be binding unless made in writing by and signed by Party A & Party B.

This Facility Agreement is made in 03 (Three) original in English and 04 (Four) original in Khmer language, which are of equal value. The Lender, the other Party and the Attorney have retained one copy of each language and 01 Khmer copy is filed with relevant authorities.



**Annex B**

1. Joint Hypothec Agreement between **RHB Indochina Bank Limited** and **Mr. Hoeng Kongkea Sambath** dated **1.3 AUG 2015**

2. Bank's Letter of Offer No. **RHBIBL/0002/2015/0033** dated on **05 August 2015**.

Having read and understood the entire contents of the Facility Agreement as well as the contents of the attached Annex, the Parties hereby execute this Agreement by signing and affixing thumbprint.



## JOINT HYPOTHEC AGREEMENT

### 1. NAME AND ADDRESS OF AGREEMENT PARTIES

- (1) **Name of Borrower: Mr. Hoeng Kongkea Sambath**, Gender: Male, Date of Birth: 16 February 1985, Cambodian National, holding ID No. **170387280** dated 13 April 2006, is currently residing at Decastle TK-83 unit, Building No. 83, Street 315, Sangkat Boeung kak I, Khan Toul Kork, Phnom Penh, Cambodia, hereinafter referred to as **Party A**.
- (2) **Name of Lender: RHB Indochina Bank Limited** which is a Private Limited Company, registered under the law of the Kingdom of Cambodia, having registered No. Co.5082E/2008 dated 09 July 2008 and located at Building No.263, St. Preah Ang Duong, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh, hereinafter referred to as **Party B**.

### 2. RIGHT TO LOAN SECURED BY JOINT HYPOTHECATION

**Name of Borrower (Registered Owner): Mr. Hoeng Kongkea Sambath**, Gender: Male, Date of Birth: 16 February 1985, Cambodian National, holding ID No. **170387280** dated 13 April 2006, is currently residing at Decastle TK-83 unit, Building No. 83, Street 315, Sangkat Boeung kak I, Khan Toul Kork, Phnom Penh, Cambodia.

- (1) To secure the loan as per terms and conditions of Facility Agreement dated **13 AUG 2015** .....
- (2) **Principal Amount: USD60,000.00** (Sixty Thousand United States Dollars only)
- (3) **Interest Rate: 9%** per annum.
- (4) **Compensation: 24%** (Twenty Four Percent) per annum of the total outstanding amount as per Letter of Offer dated **05 August 2015**.
- (5) Parties have agreed with various conditions as mentioned in Annex A of the Agreement.
- Party A and Party B have agreed to create **Joint Hypothec** on Property as mentioned in point 3 to secure the debt as mentioned in point 2 above.

### 3. IDENTIFICATION OF REAL PROPERTY OR RIGHT AS THE OBJECTIVE OF JOINT HYPOTHECATION

- (1) **Location of the Property: Phum 5, Sway Rolum Commune, Sa Ang District, Kandal Province, Cambodia.**
- (2) **Number of Land plot: 1757**
- (3) **Certificate of Ownership No: 08101305-1757** dated 12 November 2014
- (1) **Location of the Property: Phum 5, Sway Rolum Commune, Sa Ang District, Kandal Province, Cambodia.**
- (2) **Number of Land plot: 905**
- (3) **Certificate of Ownership No: 08101305-0905** dated 17 December 2009



4. OTHER PROVISIONS (If any)

Party A and Party B have agreed on other provisions as set in the annex B of the Agreement.

Having made in 03 copies on date 13 AUG 2015 in front of us as.....

Having read the details of this letter to the parties in front of witnesses:

-Name:....., Gender:....., Date of Birth:....., residing at #....., St....., Sangkat....., Khan....., Phnom Penh, Cambodia.  
-Name:....., Gender:....., Date of Birth:....., residing at #....., St....., Sangkat....., Khan....., Phnom Penh, Cambodia.

Right Thumb Print

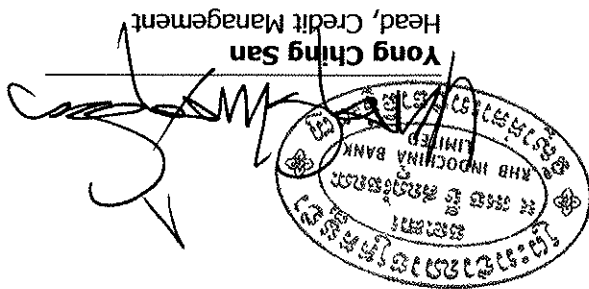
"Party A"



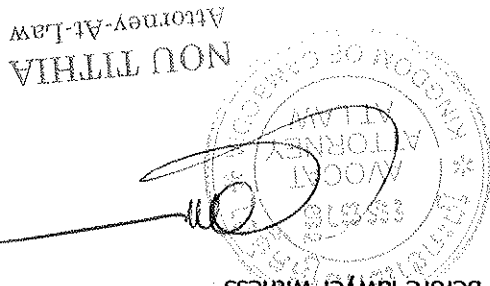
Mr. Hoeng Kongkea Sambath

For RHB Indochina Bank Limited

"Party B"



Have Seen & Certified that  
Party A and Party B have affix thumb prints  
before lawyer witness



Signature and Stamp of Verified Official  
No.....

## ANNEX A

### 1. GENERAL CONDITIONS

Unless otherwise defined otherwise in Joint Hypothec Agreement, all following words and expressions used and referred to in this Annex shall have the same meaning as that provided for in the Joint Hypothec Agreement and Facility Agreement.

This Hypothec is to secure the Facility(ies) granted by the Hypothec to the Hypothecator(s)/Borrower(s), as per the Facility Agreement dated on 13 AUG 2019, (hereinafter called the "Facility(ies)")

Based on Facility Agreement, to secure the indebtedness of the Borrowers under the Facility Agreement, the Hypothecator(s) agree to hypothec to the Hypothec the property as stated in the Joint Hypothec Agreement, including all buildings, structure and other improvements located thereon (hereinafter called the "Hypothecated Property"), and the Hypothec accepts the Hypothec of the same.

### 2. SPECIAL CONDITIONS

Based on the General Conditions of point 1 above, Party A and Party B agree to execute all special conditions below:

2.1 This Hypothec shall secure the repayment of the indebtedness of the Borrower(s) under the Facility Agreement including any other amount owed by the Borrower(s) to the Hypothec at anytime and/or from time to time under the period of Facility Agreement including any amendment or supplemental thereto.

2.2 The Hypothecator(s) guarantees that the Hypothecated Property is its legally owned property and that the Hypothecated property is free and clear from any charge, hypothec, and encumbrances with any other person. In case such is not the case, the Hypothecator(s) shall be responsible before the law.

2.3 The Hypothecator(s) promise that during the period of this Agreement, the Hypothecator(s) will not demolish, alter, change, sell, transfer or hypothec the Hypothecated Property to other person, and shall keep, repair and manage it to keep it in good condition until the indebtedness under the Facility Agreement is fully paid and the Hypothec gives good and valid discharge.

2.4 In case Hypothecator(s) default in the repayment by failing to repay or pay the entire Facility(ies) with all interest and penalty interest on or by the due date and or by failing to repay or pay any one or more installment under the Facility Agreement, the Hypothec will request the court to issue an order to sell the Hypothecated Property to repay the principle interest, penalty and expenses without necessarily requesting permission from the Hypothecator(s).

2.5 The Hypothecator(s) will promptly take any actions necessary to allow good and legal execution and/or registration of this Agreement with the relevant Cambodia government authorities and will immediately execute and give to the Hypothec upon request any document required to accomplish or satisfy Hypothecators' obligations under this Agreement.

2.6 For the Terms of this Joint Hypothec Agreement, the Hypothecator(s) will comply with all laws, rules, and regulations applicable to the Hypothecated Property as in force in Cambodia from time to time.

### 3. FINAL CONDITIONS

3.1 The Parties promise to strongly implement the above articles. In case there is a breach of any conditions above, the defaulting Party shall be responsible under the law.

3.2 This Agreement is governed and construed in accordance with the laws of the Kingdom of Cambodia.

3.3 This Agreement is made in the English language 03 (Three) original copies and in the Khmer language 05 (Five) original copies. The Khmer version shall prevail in case of discrepancy.

3.4 Any dispute arising from this Agreement shall be settled amicably. If this fails, within 20 days from the receipt of notice of dispute served by a Party to other Party, the Parties agree to submit their dispute to the courts of the Kingdom of Cambodia. All parties agree to voluntarily comply with any order, ruling, or judgment of any nature, whether preliminary or final, issued by the said court.



Party A and Party B have read and understood the entire contents of this Joint Hypothec Agreement as well as the contents of this Annex, the Parties hereby execute this Agreement by signing and affixing thumbprint respectively.

1. Facility Agreement between RHB Indochina Bank Limited and Mr. Hoeng Kongkea Sambath dated 4-3-AUG-2015.

Annex B



ឯកសារនេះមានលក្ខណៈសម្រាប់ប្រើប្រាស់

ឆ្នាំ ២០១៥ លេខ ០១ : ប្រតិបត្តិការ

ឆ្នាំ ២០១៥

ផ្ទៃក្រឡាផ្ទៃក្រឡា ផ្ទៃក្រឡាផ្ទៃក្រឡា

លេខ

ផ្ទៃក្រឡាផ្ទៃក្រឡា ផ្ទៃក្រឡាផ្ទៃក្រឡា

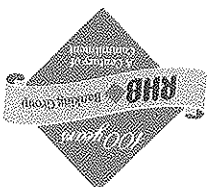
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ផ្ទៃក្រឡាផ្ទៃក្រឡា ផ្ទៃក្រឡាផ្ទៃក្រឡា

លេខប្រតិបត្តិការ : RHBIBL/0002/2015/0033

HEAD OFFICE  
263, Ang Duong Street, Phnom Penh, Cambodia  
TEL +855 23 992 833 FAX +855 23 991 822

ផ្ទៃក្រឡាផ្ទៃក្រឡា ផ្ទៃក្រឡាផ្ទៃក្រឡា  
RHB INDOCHINA BANK LIMITED











**រដ្ឋាភិបាលកម្ពុជា**

**សៀវភៅ**

**ឆាប់រហ័ស**

៤. គ្រូធុតុននេតរាសេរុត្ថីនធុន្ទ ឧបេតនិម្ពហប្បូលយដ្ឋីរេតាហ្ន៎លា។ នយដ្ឋីរុំនេស្ថានេស្ថាន្ត

ស្រុកក្រវាញ ខេត្តកំពង់ចាម ក្នុងរយៈពេល ១០ ឆ្នាំ ចាប់ពីឆ្នាំ ២០១០ ដល់ឆ្នាំ ២០២០ ។

[illegible][illegible]

សមាជិកក្រុមប្រឹក្សាភិបាលក្រុមហ៊ុន ឈ្មោះ លី ឈី ឈី ភេទ ប្រុស កំណើតថ្ងៃទី ០២ ខែ កញ្ញា ឆ្នាំ ១៩៩២ ត្រូវបានក្រុមប្រឹក្សាភិបាលក្រុមហ៊ុន ជ្រើសរើស ឲ្យកាន់តំណែងជាសមាជិកក្រុមប្រឹក្សាភិបាលក្រុមហ៊ុន ចាប់ពីថ្ងៃទី ០១ ខែ កញ្ញា ឆ្នាំ ២០២២ តទៅ។

ឈ្មោះរោងចក្របំបោះក្រដាស ០០'០០០'០១៨៣ក ទីតាំង ឃុំព្រៃឈូកស្រែចម្ការ

## ប្រធានបទសេដ្ឋកិច្ច

## គំរូបណ្តាញព័ត៌មាន

**បុរោហិត**





## ក. ប្រធានក្រុមប្រឹក្សា

ដេញដោលប្រព័ន្ធនៃការគ្រប់គ្រងធនធានទឹកក្នុងតំបន់ប្រជាជនរស់នៅជិតចំណុចប្រទល់ដែនជាមួយប្រទេសកម្ពុជា ដោយប្រើប្រាស់បច្ចេកវិទ្យាថ្មីៗ ដើម្បីកាត់បន្ថយការបាត់បង់ទឹក និងការបំពុលបរិស្ថាន។

២. ប្រតិបត្តិការណ៍ប្រឆាំងការរំលោភបំពានសិទ្ធិមនុស្ស

[illegible][illegible]

២. រដ្ឋប្បវេណីក្រសួងពាណិជ្ជកម្មកម្ពុជា យល់ឃើញថា ការអនុវត្តន៍នេះ គឺជា ធម្មតា ហើយ គ្មាន បញ្ហា អ្វី ទាំងអស់ ឡើយ ។

[illegible]

## ៤. លទ្ធិនៃអនុលោម

[illegible]

## ២. ឥរិយាបថប្រតិបត្តិការ

នយោបាយអីមយោ ពិ/ធុន បុរេនយោបាយក្នុងនាមនៃការអភិវឌ្ឍន៍យោបាយ  
ពិ/ធុន យោបាយនយោបាយនយោបាយនយោបាយនយោបាយនយោបាយ អីមយោ  
យោបាយនយោបាយនយោបាយនយោបាយនយោបាយនយោបាយ អីមយោ  
ពិ យោបាយនយោបាយនយោបាយនយោបាយនយោបាយនយោបាយ អីមយោ (២)

២. នីតិវិធីបង្កើតក្រុមប្រឹក្សាភិបាលក្រុមហ៊ុន ឬក្រុមហ៊ុន ផ្សេងៗ

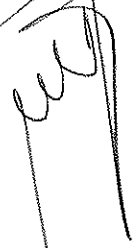
ពាក្យបណ្តឹងរបស់ក្រុម៖ តេហ្សាហ្សារយេលយេរូស្ទីម៉ុស្តីវ៉ាតូស្តូលបានឯងអ៊ីមលេប៖ (ឃ)

: ឧបសគ្គបញ្ជីប្រភេទសត្វ

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(អត្តសញ្ញាណប័ណ្ណលេខ 170387280)

**ម៉ូរីលេងឆ្មើង ឥស្សរា ឈោរ**



**ខ្ញុំឬអ្វី**

៤. មន្ត្រីស្រាវជ្រាវ និង អង្គការស្រាវជ្រាវ ត្រូវតែប្រើប្រាស់ធនធានស្រាវជ្រាវ

២. ប្រធាន

យោងតាមបទប្បញ្ញត្តិ និង ការអនុវត្តរបស់អង្គការសហប្រជាជាតិ ក្នុងការប្រើប្រាស់ប្រព័ន្ធគ្រប់គ្រងធនធានធម្មជាតិ (ឈ) ។

[illegible]

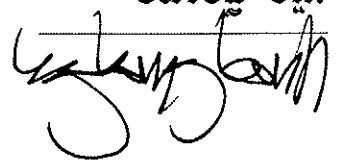
**ප්‍රජාතන්ත්‍රවාදයේ ප්‍රධාන මූලධර්ම**

**සමූහයාගේ**

ॐ नमो भगवते वासुदेवाय ॥

පළමුවැන්න

ଓଡ଼ିଆ ଓଡ଼ିଆ



ឧត្តមលេខ ហាងរ៉ាវ៉ា ឬ ឧត្តម អ ឆេនេត ។

២. ក្នុងកិច្ចប្រជុំប្រចាំថ្ងៃនេះ យើងបានស្តាប់ពីការងាររបស់អង្គការយូណេស្កូ និងការងាររបស់អង្គការយូណេស្កូ ក្នុងការអប់រំ និងការអប់រំ។

២. នីតិវិធីបោះឆ្នោតសម្រាប់ការជ្រើសរើសក្រុមប្រឹក្សាភិបាលនៃគណៈកម្មាធិការជាតិរៀបចំការបោះឆ្នោត





• ၈

[illegible][illegible]

៣ ខណ្ឌពិគ្រោះយោបល់ជាមួយអង្គការសហប្រជាជាតិ ក្នុងការកសាងប្រព័ន្ធគ្រប់គ្រងធនធានទឹក និងការកសាងប្រព័ន្ធគ្រប់គ្រងធនធានដីធ្លី

២. មុននឹងប្រើប្រាស់ឬលុបចោលក្រុមហ៊ុននេះមុននឹង

ឧត្តរេន្ទ្របុរៈ (ឡើងវិញពីឈ្មោះរបស់លោក ពិ/ធុន យេនឡើងវិញពីឈ្មោះ ពិ/ធុន ឧត្តរេន្ទ្របុរៈ)

[illegible]

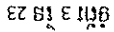
ពុទ្ធបរិវារបុរាណគ្រូ) មន្ត្រីក្រុម ឆាប់ស្រឡាញ់មិត្ត ស្រឡាញ់ស្រីម្តាយ មេមត់ ឆាប់ស្រឡាញ់មិត្ត

[illegible]

លេខកូរ៉េប្រាំបួន ប្តី/ធុន្ទ (ប្រឌិតឈ្មោះឈ្មោះឈ្មោះ) ឆ្នាំកើត ១៩៩៩ ថ្ងៃទី ១០ ខែ ១១ ឆ្នាំ ២០១៩ ថ្ងៃទី ១០ ខែ ១១ ឆ្នាំ ២០១៩

[illegible]

ស្រីវិបាក្ខីលក្ខណ៍ ឬស្រីវិបាក្ខីលក្ខណ៍



ថ្មីនៃលំដាប់ ធុរ្យា ឈោ : ខ្ញុំប៉ុន្តែ ២៧  
ធុរ្យា ឈោ : ខ្ញុំប៉ុន្តែ ២៧

[illegible]

៤. ពុទ្ធិនិកាយពេទ្យនៃសាសនាព្រហ្មញ្ញជាតិក្នុងសង្គមខ្មែរ

[illegible][illegible][illegible][illegible][illegible]

៤. រដ្ឋធម្មនុញ្ញគាំទ្រឱ្យមានការកសាងសេចក្តីស្មោះត្រង់ និងប្រសិទ្ធភាពក្នុងការប្រតិបត្តិការងាររបស់រដ្ឋបាល។

[illegible]

៤. ឃុំព្រំឈូររុំរដេនេធុរាជ្យនេយ្យនិវេសន៍ ៦

៤. សេវាប្រព័ន្ធនៃកងកម្លាំងសម្រាប់ការគ្រប់គ្រងគ្រោះថ្នាក់ប្រឆាំងនឹងជំងឺឆ្លង និងការគ្រប់គ្រងជំងឺឆ្លង

៖ ទេវតេជ្ជត្រៃធម្មតា ឬ ត្រៃធម្មតា ៧៦ យោធិ៍ត្រៃធម្មតា

[illegible]

សេចក្តីបង្គាប់ដោយអំណាចស្តីពីការប្រើប្រាស់ប្រាក់បៀវត្សសម្រាប់ប្រតិបត្តិការស្រាវជ្រាវ និងស្រាវជ្រាវដោយប្រើប្រាស់ប្រាក់បៀវត្សសម្រាប់ប្រតិបត្តិការស្រាវជ្រាវ ។

ស្រីវិបាកដ៏ល្អឥតខ្ចី ផ្លែឈើ



2. អត្ថបទនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

3. អត្ថបទនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

៖ ត្រូវបានកាត់បន្ថយ

ការងារនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

៦. ការងារនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត

។

៧. អត្ថបទនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

។

៨. អត្ថបទនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

៩. ការងារនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត

។

10. អត្ថបទនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

។

11. អត្ថបទនេះបានក្លាយជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ( ឬក៏ជាមូលដ្ឋានសម្រាប់ការងារផ្សេងៗទៀត ) ។

ត្រូវបានកាត់បន្ថយ



၂၃. အောက်ပါအတိုင်း

២. កន្លែងកាត់ឈាមរងរងរងរងរង រ៉ាំ/ឥន្ទ លម្អិតកាត់កុរ

[illegible]

## ២. ប្រតិបត្តិការ

[illegible][illegible]

ពាក្យនេះអត្ថបទនៃអង្គប្រជុំនេះនឹងត្រូវបានបោះពុម្ពផ្សាយជាភាសាខ្មែរក្នុងទម្រង់អូឌីយ៉ូ និងវីដេអូ។

## ៤. តំបន់ទីបំប្លែងសេដ្ឋកិច្ច

ផ្ទៃនៃលិខិត ឬអ្វីមួយនេះត្រូវបានបោះពុម្ពផ្សាយដោយអ្នកបោះពុម្ព ឬ ព័ត៌មានបោះពុម្ពអ្វីមួយ

ស្រីព្រះខ្ញុំលឿន មួយរំពេច



ដូច្នេះបង្កើនការប្រើប្រាស់ប្រព័ន្ធប្រតិបត្តិការកសិកម្ម និងការគ្រប់គ្រងធនធានទឹក។

[illegible][illegible]

ឆ្នាំនេះនេះប្រទេសកម្ពុជាបានឆ្លងកាត់នូវការប្រែប្រួលយ៉ាងខ្លាំងក្លា ដែលបានបង្កឱ្យមានការប្រែប្រួលយ៉ាងខ្លាំងក្លា ក្នុងការប្រើប្រាស់បច្ចេកវិទ្យាថ្មីៗ ដើម្បីកែលម្អប្រព័ន្ធធានាសុវត្ថិភាព និងការគ្រប់គ្រងធនធាន។ ការប្រើប្រាស់បច្ចេកវិទ្យាថ្មីៗ ដើម្បីកែលម្អប្រព័ន្ធធានាសុវត្ថិភាព និងការគ្រប់គ្រងធនធាន គឺជាជំហានដំបូងនៃការប្រើប្រាស់បច្ចេកវិទ្យាថ្មីៗ ដើម្បីកែលម្អប្រព័ន្ធធានាសុវត្ថិភាព និងការគ្រប់គ្រងធនធាន។ ការប្រើប្រាស់បច្ចេកវិទ្យាថ្មីៗ ដើម្បីកែលម្អប្រព័ន្ធធានាសុវត្ថិភាព និងការគ្រប់គ្រងធនធាន គឺជាជំហានដំបូងនៃការប្រើប្រាស់បច្ចេកវិទ្យាថ្មីៗ ដើម្បីកែលម្អប្រព័ន្ធធានាសុវត្ថិភាព និងការគ្រប់គ្រងធនធាន។

ស្រីវិហារខ្ពង់រាប ឬស្រីវិហារ











៤. ពលនីករណេយ្យប្រតិបត្តិ (គំរូទូទៅ) ឬ អង្គការសហគមន៍/អង្គការស្រុក ( ) ដូចមានចែង

ឆ្នោត ប្តី លម្អិតជាងគេនៅក្នុងចំណោមសត្វល្អិត ប្តី មេដឹកនាំក្នុងក្រុមសត្វល្អិត។

[illegible][illegible][illegible]

៤. លុបវិស័យប្រែប្រួលបានយ៉ាងរហ័សនៃការកើនឡើងនៃការប្រើប្រាស់ប្រព័ន្ធគ្រប់គ្រងធនធានធម្មជាតិ និងការកើនឡើងនៃការប្រើប្រាស់ប្រព័ន្ធគ្រប់គ្រងធនធានធម្មជាតិ។

៤. ការទំលាក់បាញ់គ្នាដោយប្រើប្រាស់អាវុធនុល្លា

**គណៈកម្មាធិការជាតិរៀបចំការបោះឆ្នោត**

[illegible][illegible]

២. មុខ្មេ/មុខអីមឈរលុះលេងបែបពូលុត្តើលុះលុះដូច្នោះហើយ

[illegible]

២. ដោះស្រាយបញ្ហា និង បង្កើនប្រសិទ្ធភាពការងាររបស់អង្គភាព

លង្កិតកាតុរោធនេមី វិ ពានិយាដណេមឃីម្លេ អនិមលេវន្តេសូណិ វិ នគព្រិន្ទលេណិខ្លប្បន្ធ  
 គត្ថំនត្ថំនថ អនិមលេវន្តេលង្កិតកាតុរោធនេមី វិ ពានិយាដណេមឃីម្លេ អនិមលេវន្តេសូណិ ។ ១







[illegible]

**៤. គោលការណ៍បង្កើតនិងរក្សាទុកសេចក្តីសម្រេច**

៣ ធុរ្ម័ត្រ ៧ ធាតុបុព្វបុរ្ន ៧ មន្តវេទនាធុរ្ម័ត្រស្វ័យគ្រូម្នីត្រៃលវៃខិនឈាន លហរ្យោបុរាណ  
 រុត្តិកាបិរាមីល ៧ លម្អនយោ មន្តធាតុវេទនាធុរ្ម័ត្រស្វ័យគ្រូម្នីត្រៃលវៃខិនឈាន ៧ លីល្អ មហេស្វ (៤)

## ២. នគរបាលប្រឆាំងរំលោភ

[illegible][illegible]

២. វេទនាទ្រព្យវិបិកនីយកម្ម ផ្ទៃដីរាងស្រទាប់មុខទំនេរលើលំហដ្ឋានអធិបតេយ្យសេដ្ឋកិច្ច  
 មន្ត្រីរដ្ឋបាលប្រទេសកម្ពុជា នៅក្រុងភ្នំពេញ បានបញ្ជាក់ថា វេទនាទ្រព្យវិបិកនីយកម្ម  
 មិនមែនជាប្រភេទប្រតិបត្តិការសេដ្ឋកិច្ច ឬប្រភេទសេវាទេ គឺជាប្រភេទសេវាដែលផ្តល់ជូនដល់  
 អ្នកប្រតិបត្តិការសេដ្ឋកិច្ច ដើម្បីឱ្យមានប្រសិទ្ធភាពក្នុងការប្រតិបត្តិការសេដ្ឋកិច្ច។

ស្រីវិញ្ញាណប្បវត្តន៍





[illegible]

៤. រើសអក្ខរណ៍ពាក្យប្រយោជន៍មកឱ្យបានច្រើនបំផុត ហើយបញ្ចូលពាក្យប្រយោជន៍ទាំងនោះចូលទៅក្នុងតារាងខាងក្រោម៖

[illegible][illegible]

ಅರಸನು: ೨೩

[illegible][illegible][illegible]













កាលបរិច្ឆេទ	ថ្ងៃទី : 13 AUG 2015
ឈ្មោះ/ឈ្មោះស្នាក់នៅ	ឈ្មោះ : វ៉ាន់ណា ឈន់ត្រី ស្នាក់នៅ : ផ្ទះលេខ ០៩ ផ្លូវលេខ ១២៣ ភូមិ ១២ ឃុំ ១២ ខណ្ឌ ១២ រាជធានីភ្នំពេញ
ម្ចាស់បំណុល/អ្នកទទួលខុសត្រូវ	ឈ្មោះ : វ៉ាន់ណា ឈន់ត្រី ស្នាក់នៅ : ផ្ទះលេខ ០៩ ផ្លូវលេខ ១២៣ ភូមិ ១២ ឃុំ ១២ ខណ្ឌ ១២ រាជធានីភ្នំពេញ
ម្ចាស់ផ្ទះ	ឈ្មោះ : វ៉ាន់ណា ឈន់ត្រី ស្នាក់នៅ : ផ្ទះលេខ ០៩ ផ្លូវលេខ ១២៣ ភូមិ ១២ ឃុំ ១២ ខណ្ឌ ១២ រាជធានីភ្នំពេញ
ទីស្នាក់នៅ	ស្ថានភាព : រស់នៅ ស្នាក់នៅ : ផ្ទះលេខ ០៩ ផ្លូវលេខ ១២៣ ភូមិ ១២ ឃុំ ១២ ខណ្ឌ ១២ រាជធានីភ្នំពេញ
អ្នកបង្កើតប័ណ្ណ	ឈ្មោះ : វ៉ាន់ណា ឈន់ត្រី ស្នាក់នៅ : ផ្ទះលេខ ០៩ ផ្លូវលេខ ១២៣ ភូមិ ១២ ឃុំ ១២ ខណ្ឌ ១២ រាជធានីភ្នំពេញ
អ្នកបង្កើតប័ណ្ណ	ឈ្មោះ : វ៉ាន់ណា ឈន់ត្រី ស្នាក់នៅ : ផ្ទះលេខ ០៩ ផ្លូវលេខ ១២៣ ភូមិ ១២ ឃុំ ១២ ខណ្ឌ ១២ រាជធានីភ្នំពេញ
កាលបរិច្ឆេទ	ថ្ងៃទី : 13 AUG 2015



ថ្ងៃខែ: 13 AUG 2015  
(អត្តសញ្ញាណប័ណ្ណលេខ 170387280)

លោក ហៀង ធីតាសុឡា

ស្នាមមេដៃស្តាំ



អ្នកស្វ័យខ្ចី:

ការយល់ព្រមនេះមានសុពលភាពជាលក្ខណៈប្រចាំខ្លួនចុះហត្ថលេខាខាងក្រោមនេះតទៅ ។

ដែលបានចុះហត្ថលេខា និង ការបញ្ជាក់ស្នាមមេដៃ ។

ចំនួនប្រាក់ដែលខ្ញុំបានបញ្ញើទៅឲ្យធនាគារ ឬ ប្រាក់ដែលខ្ញុំបានបញ្ញើ  
- ព័ត៌មានធនាគារ (អ្នកប្រគល់) ដោយរាប់បញ្ចូលទាំងការបញ្ញើ ចំនួនប្រាក់ដែលខ្ញុំបានបញ្ញើ  
/លេខប័ណ្ណបញ្ជូនប្រាក់ការបញ្ញើប្រាក់ ។

- ព័ត៌មានអ្នកប្រគល់ ដោយរាប់បញ្ចូលទាំងឈ្មោះ អាសយដ្ឋាន ថ្នាក់សិក្សា លេខអត្តសញ្ញាណ  
ប្រភេទ ព័ត៌មានធនាគារដែលខ្ញុំបានបញ្ញើទៅឲ្យធនាគារ ។

ត្រឹមត្រូវតាមការស្នើសុំរបស់ខ្ញុំ ។

ការដ្ឋានព័ត៌មានធនាគារ (អ្នកប្រគល់) របស់ខ្ញុំបានបញ្ញើទៅឲ្យធនាគារ ។  
សំរាប់ជាដ្ឋានយល់ដឹងរបស់ខ្ញុំ ។  
សំរាប់ជាដ្ឋានយល់ដឹងរបស់ខ្ញុំ ។  
សំរាប់ជាដ្ឋានយល់ដឹងរបស់ខ្ញុំ ។

សំរាប់ជាដ្ឋានយល់ដឹងរបស់ខ្ញុំ ។

កាលបរិច្ឆេទ: 13 AUG 2015  
រាជធានីភ្នំពេញ ព្រះរាជាណាចក្រកម្ពុជា  
អគារលេខ ២៦៣ ផ្លូវព្រះអង្គឌួង  
ធនាគារ អ អេច ឬ ផ្សារក្រុង ភ្នំពេញ

អ្នកប្រគល់ប្រាក់





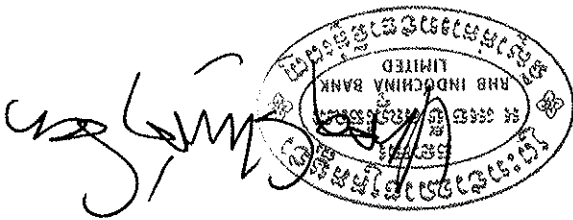
វិទ្យាស្ថានស្រាវជ្រាវ និង បណ្តុះបណ្តាលមនុស្សធម៌

[illegible]

**ទ្រុឌុយីរាជធានីភ្នំពេញ**

## ឥសានប្រមូលធន

សេចក្តីផ្តើម ១៤០១



2. 44

**ឧត្តមលេខ យាងហ៊ុន ឬ ឧត្តម អ រដ្ឋមន្ត្រី**



५५

**ប្តឹងគ្រូនរណាម្នាក់**

..... ឆ្នាំ/ខែ/ថ្ងៃ..... ប្រទេស/ស្ថានភាព..... មុខរបរ/ឈ្មោះស្ថាប័ន..... ពេលវេលា..... ឈ្មោះ.....

..... ឆ្នាំ/ខែ/ថ្ងៃ..... ប្រទេស/រដ្ឋ/ក្រុង..... មន្ទីរ/ក្រសួង/អង្គភាព..... ឈ្មោះ..... ហើយ.....

ប្រែសម្រួលពីភាសាខ្មែរ ឬ ភាសាបារាំង ទៅជាភាសាអង់គ្លេស

13 AUG 2015 ១០:០២ ព្រឹក

**២. នរោត្តមស៊ីមនាខ** ទីភ្នាក់ងារក្រុមប្រឹក្សានយោបាយខេត្តកំពង់ចាម។

(សេចក្តីសន្និដ្ឋាន) អនុវត្តន៍ប្រតិបត្តិការ-១

(ឧបសគ្គ)

[illegible]

: ប្រែប្រួល (ឃ)

៩០០៣ ដ៏ ២៨៩៧១៥៖ ០៨១០៣០៥-០៩០៥ : ឧបាយិកា (៣)

៤. ប្រតិភូអង្គការសហប្រជាជាតិ លើកកម្ពស់ការងារ ព្រឹទ្ធសភា ព្រឹទ្ធរដ្ឋមន្ត្រី : ប៉ុន្តែសមាជិកសមាជិក (៦)

: ប្រឹក្សាឧបាល (ឃ)

ព្រះរាជាណាចក្រកម្ពុជា ជាតិ សាសនា ព្រះមហាក្សត្រ

២. ប្រតិភូអធិបតីរបស់គណៈកម្មាធិការ លើកកម្ពស់ការងារ ក្នុងស្ថាប័ន : ប៉ុន្តែបង្កើនការងារ (៦)

៖ អរិយធម៌ជាតិរបស់ខ្មែរគឺជាបុព្វបុរសរបស់ខ្មែរ - ឃ







[illegible][illegible]

២. ខ ម្ចាស់ក្មេង ឬ ម្ចាស់ពលរដ្ឋត្រូវបានរំលោភ

អរណ្តើរខ្ញុំមិនព្រមទទួលស្គាល់ការរំលោភនេះឡើយ ២២

[illegible][illegible]



ស្នើសុំផ្លាស់ប្តូរឈ្មោះ។

ក្រសួងក្រៅប្រទេស ក្រសួងយុត្តិធម៌ ក្រសួងសុខាភិបាល ក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ ក្រសួងស្ថាប័នពាក់ព័ន្ធនានា ត្រូវបានជូនដំណឹងដោយសេចក្តីសម្រេចរបស់ក្រសួងយុត្តិធម៌ ក្រសួងក្រៅប្រទេស ក្រសួងសុខាភិបាល ក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ ក្រសួងស្ថាប័នពាក់ព័ន្ធនានា ក្នុងករណីនេះ។

២- លិខិតស្នើសុំផ្លាស់ប្តូរឈ្មោះរបស់ អ្នកស្នើសុំ លេខ RHBTBL/0002/2015/0033 ចុះថ្ងៃទី០៩ ខែសីហា ឆ្នាំ២០១៥។

ធ្វើនៅភ្នំពេញ ថ្ងៃទី ១៣ ខែ កក្កដា ឆ្នាំ ២០១៥។

១- ក្រសួងក្រៅប្រទេស ក្រសួងយុត្តិធម៌ ក្រសួងសុខាភិបាល ក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ ក្រសួងស្ថាប័នពាក់ព័ន្ធនានា ត្រូវបានជូនដំណឹងដោយសេចក្តីសម្រេចរបស់ក្រសួងយុត្តិធម៌ ក្រសួងក្រៅប្រទេស ក្រសួងសុខាភិបាល ក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ ក្រសួងស្ថាប័នពាក់ព័ន្ធនានា ក្នុងករណីនេះ។

**ទីស្នើសុំ**



២. លម្អិតម្នួលរុករានដើម្បីទទួលបានកម្រៃកើតឡើង (ឃ)  
 ៣. លម្អិតម្នួលរុករានដើម្បី ខូ ឬ ឌី (ង)  
 ៤. លម្អិតម្នួលរុករានប្រយោជន៍ (ច)  
 ៥. រចនាសម្ព័ន្ធ លម្អិតម្នួលរុករានដើម្បី

## ២. មន្ត្រីរដ្ឋបាល

៣ វិស័យពន្ធដារក្នុងតំបន់ស្រុកស្រែចម្ការ ខណ្ឌស្រែចម្ការ រាជធានីភ្នំពេញ ខណ្ឌស្រែចម្ការ ខណ្ឌស្រែចម្ការ (ក)

### ២. ក្រណាត់ យាយ ក្រណាត់ ក្រណាត់ ក្រណាត់

(៤) សំណង់ទំនិញចាត់: 24%(ស្រូវសាលា) ដំបូងនិងស្រូវសាលាដំបូង ដំបូងនិងស្រូវសាលាដំបូង

៤. ផ្ទៃព័ត៌មានថ្មី %6 : បង្កើនប្រយោជន៍ (W)

៤. (ផ្ទៃដីអនាម័យក្នុងតំបន់ស្រុក) លើកក្នុង ០០'០០០'០៩ : តំបន់ស្រុក (៤)

..... ឆ្នាំទី១៖ ដោយរក្សាខ្លឹមសារនៃកិច្ចសន្យាសហប្រតិបត្តិការរវាងរដ្ឋស្រូវ (៦)

៤. ជ្រុងម្ខាងឆ្នាយជ្រោះពិ ព័រលើផ្លូវជាតិលេខ ១ ឆ្នេរទិសប៉ាខ ឆ្នេរឆ្នងដង្កូវ ១២៧២ម៉ែត្រ យកខណៈប្រមាណ ៩៨

[illegible]

**ឧបក្ខេប : នឹង ទុក មួយរយៈពេលខ្លី ចប់និស្សិត ថ្មីនៃការ ពង្រឹង អោយ ះឆើប(ហើយពួកគេ) របស់ពួកគេ**

ឥឡូវអ្នកកំពុងឃើញមានការប្រែប្រួលយ៉ាងណាខ្លះៗទៅលើការប្រើប្រាស់ប្រព័ន្ធនេះ។

၆ ( ၂ မြေရေပြားကြီး )

ប្រតិភូអធិការក្រសួងយុវជន និងកីឡា រដ្ឋមន្ត្រីក្រសួងយុវជន និងកីឡា លោក ហុង សារ៉េន បានថ្លែងប្រាប់សមាជិក

[illegible]

គណៈរដ្ឋមន្ត្រីក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ ព្រះរាជាណាចក្រកម្ពុជា ប្រចាំឆ្នាំ ២០២២ ទំព័រ ២២

၆ ( ယူ ဖွယ်

[illegible]

កាន់អត្តសញ្ញាណប័ណ្ណលេខ **170387280** ផ្ទះលេខ **១៣** ផ្លូវលេខ **២០០៦** មានការលក់នៅ Decade TK-83

ខេត្តប៉ោយប៉ែត ឆ្នាំ២០១៦ :ទំព័រ ៤៦ អង្គការមន្ត្រីខ្មែរស្ត្រី ល្បីល្បាញ ដំណើរការ ព្រឹត្តិការណ៍ ប្រឈម ៖ ឆ្លើយតបបំពេញ (៦)

**វិសេស្ទីប្អូនឬមេត្តាលោកស្រីអ្នកប្រើប្រាស់ ៖ ឃើងរ. ៦**

**កង្រីបង្កប់នឹងទឹកស្រព**

រលកប្រឡង

.....ឧបត្ថម្ភធម្មនុញ្ញ

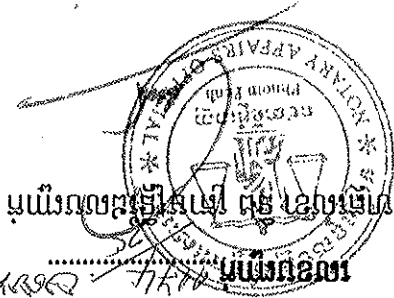
.....:2001

.....ប្អូនប្រុសប្រុស

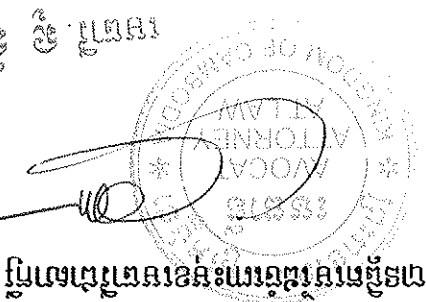
ក្នុងមូលដ្ឋានផ្លូវលេខ៧៣



អគ្គនាយកដ្ឋាន



ប្រធានាធិបតី

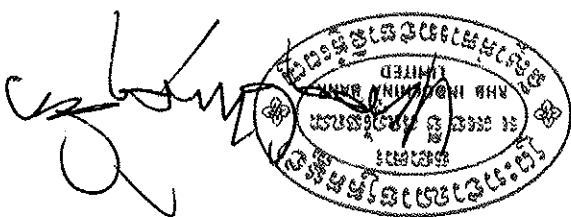


ខ. ធួន ធួន ធួន  
នាយកដ្ឋាន

នាយកដ្ឋាន

នាយកដ្ឋាន ធួន ធួន

ប្រធានាធិបតី ធួន ធួន



ខ. ធួន

នាយកដ្ឋាន ធួន ធួន



ធួន ធួន

នាយកដ្ឋាន

..... ធួន/ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន  
..... ធួន/ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន

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ប្រធានាធិបតី ធួន ធួន ធួន/ធួន/ធួន ធួន/ធួន/ធួន ២០១៦ ឆ្នាំ ២០១៦







៤. នីតិវិធីស្រាវជ្រាវដើម្បីស្វែងរក

ក្នុងករណីនេះ គេបានរកឃើញថា មានការរំលោភបំពានច្បាប់ស្តីពីការគ្រប់គ្រងធនធានទឹក និងការគ្រប់គ្រងបរិស្ថាន ដែលបានកើតឡើងនៅក្នុងតំបន់ដែលបានកំណត់ ដោយស្ថាប័នពាក់ព័ន្ធនានា។

ក្នុងករណីនេះ គេបានរកឃើញថា មានការរំលោភបំពានច្បាប់ស្តីពីការគ្រប់គ្រងធនធានទឹក និងការគ្រប់គ្រងបរិស្ថាន ដែលបានកើតឡើងនៅក្នុងតំបន់ដែលបានកំណត់ ដោយស្ថាប័នពាក់ព័ន្ធនានា។

១- ក្នុងករណីនេះ គេបានរកឃើញថា មានការរំលោភបំពានច្បាប់ស្តីពីការគ្រប់គ្រងធនធានទឹក និងការគ្រប់គ្រងបរិស្ថាន ដែលបានកើតឡើងនៅក្នុងតំបន់ដែលបានកំណត់ ដោយស្ថាប័នពាក់ព័ន្ធនានា។

ទំព័រ ១ នៃ ១ រយៈពេល

Documents and Securities Delivery Checklist

Borrower : Mr. Hoeng Kongkea Sambath

C/A Number : RHBIBL/0002/2015/0033

Banking facility : Term Loan USD60,000.00

Date : 13 AUG 2015

We hereby confirm that the listed of documents and securities below were delivered and received with the acknowledged thumb prints / signatures.

1. Title Deed No. **08101305-1757** issued 12 November 2014  
(វិញ្ញាបនបត្រសម្គាល់ម្ចាស់អចលនវត្ថុលេខ **08101305-1757**)  
☒ Original 01 Copy ☐ Copied
2. Title Deed No. **08101305-0905** issued 17 December 2009  
(វិញ្ញាបនបត្រសម្គាល់ម្ចាស់អចលនវត្ថុលេខ **08101305-0905**)  
☒ Original ..... Copy ☐ Copied

3. \_\_\_\_\_  
☐ Original ..... Copy ☐ Copied
4. \_\_\_\_\_  
☐ Original ..... Copy ☐ Copied
5. \_\_\_\_\_  
☐ Original ..... Copy ☐ Copied

Delivered by,



Hoeng Kongkea Sambath

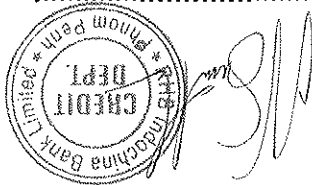
Date: 13 AUG 2015

Received by,

Sambath

Date: 13 AUG 2015

Acknowledged by,



Date: 13 AUG 2015

Delivered by,

Received by,

Acknowledged by,

We hereby confirm that the listed of documents and securities above were delivered and received with the acknowledged thumb prints / signatures after having fully settled on \_\_\_\_\_.

**For documents and securities release:**