**1. Deviation**

-  NA

**2. Additional document to be obtained (with reason)**

-  Please furnish photo of purchase property & subject property.

As per attachment

- Please furnish salary crediting account with ANZ and insert the conduct of account

**3. Additional information**

1. Please insert HL account details, conduct of account of the related account in the CA.

Conduct account inserted.

1. Borrower is working and staying in PP, I don’t see the reason borrower would purchase a house in Takhmao, please propose under TL since the house not charge and there is a cross charge as well.

As Per Confirmed from Customer:

-The house price at Takhmau is lower than in the city which is she can effort.

-It’s took about 40 minutes travelling with traffic jam from her resident to the office and from Takhmau to the office also took about 40 minutes the same without traffic jam.

-The purchased property is facilitating travelling from her mother’s home at Pshar Derm Tkov to Takhmau.

Borrower is strongly request RHB Home loan campaign regarding to our RHB promotion whilst she is comply with condition.

1. Net worth should not include property owned by guarantor, please recalculate the net worth and amend CRR.

Net worth is amended.

1. Please cross check the purchase price of the house purchase at Takhmao with panel valuer.

Please find the attached of Cross Check value

1. Please confirm if the loan to be fully released to developer upon 100% completion of the house as per condition page 5.

Confirm fully released upon 100% completion.

**4. Others**

-  Please amend the CA with above address and as per attached

CA amended

- Please amend CRR as well

CRR amended

**. Additional document to be obtained (with reason)**

-  Please furnish photo of purchase property & subject property.

As per attachment

- Please furnish salary crediting account with ANZ and insert the conduct of account

-Please refer to Salary AC at FTB as attached.

**3. Additional information**

1. Please insert HL account details, conduct of account of the related account in the CA.

Conduct account inserted.

1. Borrower is working and staying in PP, I don’t see the reason borrower would purchase a house in Takhmao, please propose under TL since the house not charge and there is a cross charge as well.

As Per Confirmed from Customer:

-  The house price at Takhmau is lower than in the city which is she can effort.

-  It’s took about 40 minutes travelling with traffic jam from her resident (Phsar Doem Tkov) to the office and from Takhmau to the office also took about 40 minutes through one main road (Norodom Blvd.) without jam and many complicity.

-  The purchased property is facilitating travelling from her mother’s home at Pshar Derm Tkov to Takhmau.

-    Moreover, Takhmau town is near to her hometown at Koh Krobey.

We would like to strongly request for HL under campaign for her as she has all criteria complied to HL campaign’s conditions.

1. Net worth should not include property owned by guarantor, please recalculate the net worth and amend CRR.

Net worth is amended.

1. Please cross check the purchase price of the house purchase at Takhmao with panel valuer.

Please find the attached of Cross Check value

1. Please confirm if the loan to be fully released to developer upon 100% completion of the house as per condition page 5.

Confirm fully released upon 100% completion.

**4. Others**

-  Please amend the CA with above address and as per attached

CA amended

- Please amend CRR as well

CRR amended