



SMART SAVINGS Account										
<b>Customer Type</b>	Individual (Residence and Non-residence)									
<b>Currency</b>	USD	KHR								
<b>Initial Deposit Balance</b>	100	400,000								
<b>Minimum Balance</b>	100	400,000								
<b>Interest Rate (p.a.)</b>	<table border="1"> <thead> <tr> <th colspan="2">USD/KHR</th> </tr> <tr> <th>Amount (KHR equivalent)</th> <th>Interest rate</th> </tr> </thead> <tbody> <tr> <td>&lt; 5,000</td> <td>2.50%</td> </tr> <tr> <td>≥ 5,000 and above</td> <td>3.50%</td> </tr> </tbody> </table>		USD/KHR		Amount (KHR equivalent)	Interest rate	< 5,000	2.50%	≥ 5,000 and above	3.50%
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Amount (KHR equivalent)	Interest rate									
< 5,000	2.50%									
≥ 5,000 and above	3.50%									
<b>Interest Payment Mode</b>	Daily accrued interest and liquidated quarterly									
<b>Withdrawal</b>	2 times withdrawal per month with an unlimited amount									
<b>Withdrawal Fee<sup>1</sup></b>	USD 10 per transaction	KHR 40,000 per transaction								
<b>Passbook (Upon request)</b>	USD 2	KHR 8,000								
<b>Early Closure Fee<sup>2</sup></b>	USD 10	KHR 40,000								
<b>Dormancy Fee<sup>3</sup></b>	USD 5	KHR 20,000								
<b>Digital Banking Access</b>	I/M Banking access									
<b>Account Opening</b>	Available at any channels (OTC/Digital)									
<b>Standing Instruction Facility</b>	Waive for SI set up and Transaction Fee									
<b>Withholding Tax</b>	4% for Resident									
	14% for Non-Resident									
<p>*** All Terms and Conditions are subject to SATHAPANA Bank's sole discretion without prior notice to customers.</p> <p><sup>1</sup> is applied when reaching withdrawal limits (2 times per month)</p> <p><sup>2</sup> is applied for closing account within 6 months of account opening</p> <p><sup>3</sup> If there is no transaction passing through the account for a period of 365 days, a fee is charged yearly until the customer's balance reaches zero or until the account is reactivated</p>										