



SAVINGS ACCOUNT PASSBOOK		
Customer Type	Individual	
Currency	USD	KHR
Initial Deposit Balance	10	40,000
Minimum Balance	5	20,000
Interest Rate (Per Annum)	0.25% p.a.	0.75% p.a.
Entitles	ATM, iBanking, SATHAPANA Mobile, Visa Debit Card	
Passbook (upon request)	5	20,000
Interest Payment	Semi-annual paid	
ATM Withdrawal Fee	Free at SPNB' S ATM	
Daily ATM Transaction limit	USD 1,000	KHR 4,000,000
Dormancy Fee¹	USD 5	KHR 20,000
Early Closure Fee²	USD 10	KHR 40,000
Withholding Tax	4% for Resident and 14% for non- resident	
<p>*** All Terms and Conditions are subject to SATHAPANA Bank's sole discretion without prior notice to customers.</p> <p>¹ 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> <p>² is applied for closing account within 1 month of account opening</p>		