



SAVINGS ACCOUNT PASSBOOK		
<b>Customer Type</b>	Individual	
<b>Currency</b>	USD	KHR
<b>Initial Deposit Balance</b>	10	40,000
<b>Minimum Balance</b>	5	20,000
<b>Interest Rate (Per Annum)</b>	0.25% p.a.	0.75% p.a.
<b>Entitles</b>	ATM, iBanking, SATHAPANA Mobile, Visa/Master Debit Card	
<b>Passbook (upon request)</b>	5	20,000
<b>Interest Payment</b>	Monthly	
<b>ATM Withdrawal Fee</b>	Free at SPNB' S ATM	
<b>Daily ATM Transaction limit</b>	USD 1,000	KHR 4,000,000
<b>Dormancy Fee<sup>1</sup></b>	USD 15	KHR 60,000
<b>Early Closure Fee<sup>2</sup></b>	USD 10	KHR 40,000
<b>Withholding Tax</b>	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><sup>1</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 reach zero or until the account is reactivated</p> <p><sup>2</sup> is applied for closing account within 90 days of account opening</p>		