



Payroll Account		
Customer Type	Individual (resident and non-resident)	
Currency Type	USD	KHR
Interest Rate p.a.	0.25%	0.75%
Interest Payment	Monthly	
Initial Deposit Balance	N/A	
Minimum Balance	N/A	
On-going Balance	N/A	
Passbook	None	
Visa Debit card	USD 5 p.a.	
Fee Charges	USD 0.50 per account per transaction	
Dormancy Fee	USD 15/KHR 60,000	
Early closure Fee ¹	N/A	
Service Channel	Over the Counter	
Mobile Banking	Waiver register fee	
	Full function	
Withholding Tax	4% for residence	
	14% for non-residence	
*** All Terms and Conditions are subject to SATHAPANA Bank’s sole discretion without prior notice to customers.		
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 reach zero or until the account is reactivated		