

SMART SAVINGS Account		
Customer Type	Individual (Residence and Non-residence)	
Currency	USD	KHR
Initial Deposit Balance	USD 100	KHR 400,000
Minimum Balance	USD 100	KHR 400,000
Interest Rate (p.a.)		
	Amount (KHR equivalent)	USD/KHR Interest rate
	< 1,000	2.50%
	≥ 1,000 and above	3.50%
Interest Payment Mode	Monthly	
Withdrawal	<ul style="list-style-type: none">5 times withdrawal/transfer per month with unlimited amountKHQR scan was excluded from withdrawal transactions count	
Scanning	<ul style="list-style-type: none">Scan KHQR freely with every merchant across the Bank with bigger limit.	
Withdrawal Fee ¹	USD 15 per transaction	KHR 60,000 per transaction
Passbook (Upon request)	USD 2	KHR 8,000
Early Closure Fee ²	USD 10	KHR 40,000
Dormancy Fee ³	USD 15	KHR 60,000
Digital Banking Access	I/M Banking access	
Account Opening	Sathapana Mobile or Over-the-Counter	
Standing Instruction Facility (SI)	Waive for SI set up and Transaction Fee	
Withholding Tax	4% for Resident	
	14% for Non-Resident	

*** Sathapana Bank reserve right to change and amend the Terms and Conditions if necessary.

¹ is charged when reaching withdrawal/transfer limits 5 times per month

² is charged for closing account within 90 days after account opening

³ If the account has no transactions for a period of 12 months or more, the fee will be charged in full for the first cycle of dormancy (the first year); If the account remains inactive for the second anniversary (the following year), the fee will be charged every 6 months