

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.)	<table border="1"> <thead> <tr> <th>Amount (KHR equivalent)</th> <th>USD/KHR Interest rate</th> </tr> </thead> <tbody> <tr> <td>< 1,000</td> <td>2%</td> </tr> <tr> <td>≥ 1,000 and above</td> <td>3%</td> </tr> </tbody> </table>		Amount (KHR equivalent)	USD/KHR Interest rate	< 1,000	2%	≥ 1,000 and above	3%
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	< 1,000	2%						
≥ 1,000 and above	3%							
Interest Payment Mode	Monthly							
Withdrawal	<ul style="list-style-type: none"> 5 times withdrawal/transfer per month with unlimited amount KHQR 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 Fee¹	USD 15 per transaction	KHR 60,000 per transaction						
Passbook (Upon request)	USD 2	KHR 8,000						
Early Closure Fee²	USD 10	KHR 40,000						
Dormancy Fee³	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