

# Solidarity Savings Plan



## Why trust **Crédit Mutuel Kampuchea ?**

Crédit Mutuel Kampuchea (CMK), opened in Cambodia in 2004 by Crédit Mutuel, one of the largest cooperative banks in France through the *Centre International du Crédit Mutuel (CICM)\**, is a cooperative group which belongs to its members that share common interests. CMK's objective is to provide access to savings, credit and banking services to everyone especially the less privileged population.

Crédit Mutuel Kampuchea (CMK) is registered at the National Bank of Cambodia and with the Ministry of Foreign Affairs of Royal Government of Cambodia.

By Saving at Crédit Mutuel Kampuchea (CMK), you secure your money and benefit from a high interest rate along with assisting in the development of Cambodia.

\* CMK is a project supported by Centre International du Crédit Mutuel (CICM), an association created in 1979 under the Crédit Mutuel Foundation that controls all the national corporate activities of Crédit Mutuel.

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...open a **SOLIDARITY SAVINGS PLAN** to help assist a child's future...

- to finance education
- to open a business
- to build a home
- to provide for medical expenses
- ...



Crédit Mutuel Kampuchea (CMK)  
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Supported By:



A project of:



Are you interested in supporting an **UNDERPRIVILEGED** Cambodian child?



# Solidarity Savings Plan

## Security Simplicity Earnings

To open the Solidarity Savings Plan for the benefit of a Cambodian child, visit one of our 16 branches and bring your passport and two passport photos :

### Phnom Penh branches:

#### 1. CMK Boeung Keng Kang

No. 198, Street Pasteur (St. 51) corner St. 370. Tel: 023 727 624 / 077 400 327 / Email: bkk@cmk.com.kh

#### 2. CMK Central Branch

No. 81, Street 163. Tel: 023 221 971 / 077 400 331 / Email: ccb@cmk.com.kh

#### 3. CMK Chbar Ampao

No. 45, 46, National Road 1. Tel: 023 720 446 / 077 400 316 / Email: chp@cmk.com.kh

#### 4. CMK Orussey

No. 13D, Street 166. Tel: 023 724 336 / 077 400 317 / Email: ora@cmk.com.kh

#### 5. CMK Preah Ang Duong

No. 171-173, Street 110. Tel: 023 724 226 / 077 400 315 / Email: pad@cmk.com.kh

#### 6. CMK Pochentong

No. 3B, Russian Boulevard. Tel: 023 866 395 / 077 400 318 / Email: pct@cmk.com.kh

#### 7. CMK Stung Mean Chey

No. 7-8R, Street 217. Tel: 023 969 015 / 077 400 314 / 023 969 025 / 077 400 319 / Email: smc@cmk.com.kh

#### 8. CMK Stade Olympie

No. 119CD, Street 214. Tel: 023 216 268 / 023 220 243 / 077 400 313 / 077 400 312 / Email: sol@cmk.com.kh

#### 9. CMK Toul Tom Pong

No. 155, Street 163 (corner St. 468). Tel: 023 220 223 / 077 400 326 / Email: ttp@cmk.com.kh

### Province branches:

#### 10. CMK Battambang

No. 608, Street La Hays. Tel: 053 953 553 / 077 400 330 / Email: btb@cmk.com.kh

#### 11. CMK Kampong Chhnang

No. 10A, National Road 5. Tel: 026 770 107 / 077 400 325 / Email: kcg@cmk.com.kh

#### 12. CMK Kampong Speu

No. 2, National Road 4, in front of Kampong Speu Market. Tel: 025 987 186 / 077 400 322 / Email: kgs@cmk.com.kh

#### 13. CMK Kep

National Road 33A, near Post Police KEP. Tel: 036 210 300 / 099 444 003 / Email: kep@cmk.com.kh

#### 14. CMK Lvea Em

Kdey Kandal Village. Tel: 077 400 320 / Email: lve@cmk.com.kh

#### 15. CMK Orang Ov

National Road 11. Tel: 042 633 633 6 / 077 400 323 / Email: orv@cmk.com.kh

#### 16. CMK Siem Reap (Wat Bo)

No. 564, Street Tap Vong. Tel: 063 764 207 / 077 400 324 / Email: srp@cmk.com.kh

#### 17. CMK Siem Reap (Old Stadium)

No. B04, Street Charles de Gaulle. Tel: 063 765 603 / 077 400 328 / Email: sr2@cmk.com.kh

#### 18. CMK Sihanoukville

Metaphrap Road (called Street O1), in front of Market 300. Tel: 034 210 620 / 099 444 031 / Email: shv@cmk.com.kh

#### 19. CMK Takeo

No. 9, Street 23. Tel: 032 931 631 / 077 400 321 / Email: tko@cmk.com.kh

### How it works ?

#### 1

Open a Solidarity Savings Plan in your name (donator) at CMK and this account only works with your signature until the child is 18 years old.

#### 2

Designate a child beneficiary for the account.

#### 3

Deposit any amount that you wish.

#### 4

On the child's 18<sup>th</sup> birthday, the account, with all the capital plus interest, will be automatically transferred to the child's name.

### Security & Simplicity

- You remain in control of your account which cannot be withdrawn by the child's family.
- At the end of the «Donation Contract» retained by the CMK, the principal plus interest is automatically transferred to the child's account on the 18th birthday.
- In case of death of the child beneficiary before the age of maturity, the account will remain in your name.
- You may cancel the Solidarity Savings Plan at any time before the maturity of the child and receive your savings without penalty.

### Interest rate

For the Solidarity Savings Plan in favor of the child that you wish to support, Crédit Mutuel Kampuchea offers 4%\* annual interest rate.

\*As of 1<sup>st</sup> of April 2017, subject to change. Interest accrued after every 360 days. In case of early withdrawal, no interest is given for the current year.