

# SPECIAL “ENERGY”

TERM

5%

net annual over 6 months.

“

*“In a few months,  
you will not recognize  
your money”*

With a maximum deposit of 5,000USD per member, you only commit for 6 months and your savings remained entirely at your disposal at any moment without penalties. Your interests remain acquired for any past 6 months.

[ In case of early withdrawal between two periods of 6 months, no interest will be given for the current period only. ]

## For Example

If I invest 5,000USD with an automatic renewal (capital and interest):

during	at the maturity i will get	my capital will have increased by
6 months	5,125.00 USD	2.50 %
12 months	5,253.13 USD	5.06 %
18 months	5,384.45 USD	7.69 %
24 months	5,519.06 USD	10.38 %
36 months	5,798.47 USD	15.97 %
48 months	6,092.01 USD	21.84 %
60 months	6,400.42 USD	28.01 %



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# SAVINGS



**Feel the difference!  
and you will never look at a bank  
in the same way again.**

Crédit Mutuel Kampuchea (CMK)@ 1st of April 2017



# SAVINGS PLANS



*To build up your savings little by little, month after month.*



You choose to save a **fixed** amount every month (between 6 and 36 months).



You get back **the principal and interest** up to 6% net.



Your savings is **available at any time** and without any penalty fee in case of early withdrawal <sup>(1)</sup>.



In case of needs and to avoid closing your savings account, CMK may grant you with **an advance on your account** in the form of credit with advantageous conditions.

<sup>(1)</sup> In case of withdrawal before maturity, only a "failure rate" of 1.50% will be paid, however, if the term of your savings was at least 6 months. Conditions 01/04/2017

## FOR EXAMPLE

If you save 100 USD (or 400,000 Riels) every month:

during	rate in USD	at the maturity you will get	rate in Riel	at the maturity you will get
6 months	3.00%	605.25 USD	3.50%	2,424,500 KHR
12 months	3.50%	1,222.75 USD	4.00%	4,904,000 KHR
18 months	4.00%	1,857.00 USD	4.50%	7,456,500 KHR
24 months	4.50%	2,512.50 USD	5.00%	10,100,000 KHR
36 months	5.50%	3,905.25 USD	<b>6.00%</b>	<b>15,732,000 KHR</b>

# TERM DEPOSIT



*As a wise saver, you may have any amount of capital and you are now looking for a secure and profitable place for your savings.*



You have capital and you **agree on an investment** period between 12 and 60 months.



At the end of the term you will get both **the principal and interest** up to 7.5% net.



Your savings is **available at any time** and without any penalty fee in case of early withdrawal <sup>(1)</sup>.



In case of needs and to avoid closing your term deposit account, CMK may grant you with **an advance on your account** in the form of credit with advantageous conditions.

<sup>(1)</sup> In case of withdrawal before maturity, only a "failure rate" of 1.50% will be paid, however, if the term of your savings was at least 6 months. Conditions 01/04/2017

## FOR EXAMPLE

With 10,000 USD (or 40,000,000 Riels) deposit:

during	rate in USD	at the maturity you will get	rate in Riel	at the maturity you will get
12 months	3.00%	10,300 USD	3.50%	41,400,000 KHR
18 months	3.50%	10,525 USD	4.00%	42,400,000 KHR
24 months	4.00%	10,800 USD	4.50%	43,600,000 KHR
36 months	5.00%	11,500 USD	5.50%	46,600,000 KHR
48 months	6.00%	12,400 USD	6.50%	50,400,000 KHR
60 months	7.00%	13,500 USD	<b>7.50%</b>	<b>55,000,000 KHR</b>

# MONTHLY ANNUITY TERM DEPOSIT



*You may have any amount of capital and you are now looking for a profitable saving with monthly interest.*



You have a capital <sup>(2)</sup> and you agree on an investment period between 12 and 60 months.



Your monthly interest will be **automatically** credited into your current account. At the end of your maturity you will get back your initial capital.



Your savings remains **fully available** and no penalty is applied in case of early withdrawal. On the other hand, the interest which have already been paid periodically in form of annuity will be deducted from the principal.



In case of needs and to avoid closing your term deposit account, CMK may grant you with **an advance on your account** in the form of credit with advantageous conditions.

<sup>(2)</sup> minimum 10,000 USD

## FOR EXAMPLE

With 50,000 USD you will get each month a fix interest

of	during	rate in USD
120.83 USD	12 months	2.90%
141.66 USD	18 months	3.40%
162.56 USD	24 months	3.90%
204.16 USD	36 months	4.90%
245.83 USD	48 months	5.90%
266.66 USD	60 months	6.40%