

WHC IS IT FOR?

Visit one of our 19 branches or just contact us through : 077 400 335

STUDENT LOAN

CMK's student loans are firstly based on your **merit and academic performance**. That means that all you need is to study hard, whether it is your bachelors, masters or vocational training.

The student loan is available to everyone. So, if you are looking to invest in education, think carefully whether you want to miss this opportunity.



Phnom Penh branches:

CMK Boeung Keng Kang	Tel: 023 727 624 / 077 400 327
CMK Central Branch	Tel: 023 221 971 / 077 400 331
CMK Chbar Ampao	Tel: 023 720 446 / 077 400 316
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	Tel: 023 969 025 / 077 400 319
CMK Stade Olympic	Tel: 023 216 268 / 023 220 243
	Tel: 077 400 313 / 077 400 312
CMK Toul Tom Poug	Tel: 023 220 223 / 077 400 326

Province branches:

CMK Battambang	Tel: 053 953 553 / 077 400 330
CMK Kampong Chhnang	Tel: 026 770 107 / 077 400 325
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CMK Kep	Tel: 036 210 300 / 099 444 003
CMK Lvea Em	Tel: 077 400 320
CMK Orang Ov	Tel: 042 633 633 8 / 077 400 323
CMK Siem Reap (Wat Bo)	Tel: 063 764 207 / 077 400 324
CMK Siem Reap (Old Stadium)	Tel: 063 765 603 / 077 400 328
CMK Sihanoukville	Tel: 034 210 620 / 099 444 031
CMK Takeo	Tel: 032 931 631 / 077 400 321



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

Crédit Mutuel Kampuchea opened in Cambodia in 2004 by Crédit Mutuel, one of the largest cooperative Bank in France through the **Centre International du Crédit Mutuel (CICM*)** is a cooperative group that belongs to its members which share common interests.

By becoming a member, you are involved in the affairs of your local Branch which is accountable for you. It is one of the reasons **CMK** can offer secure financial services which are adapted and advantageous to our members.

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WHY A STUDENT LOAN?

HOW DOES IT WORK?



EXAMPLES

Because CMK is fully transparent, you can find all the information you need to make your choice.

CMK offers you the ability to accomplish your goals and **build your own career**. **CMK** can provide you with what you need to **cover your university fees** and get through your education. This is how you will have the opportunity to **improve your level of life** and get more options and power in life.

- Duration up to **7 years**
- Interest rate **1%** per month
- **Study today** and pay **CMK** back after your study
- **No collateral**, only your academic performances are taking into account.
- **3 ways of payment at your choice** :
 - Reimburse nothing during your study
 - Reimburse only the interest during your study
 - Reimburse immediately the principle and interest

THE FUTURE IS YOURS,
AND HOW YOU
PREPARE FOR IT IS UP
TO YOU !

Sothea wants to pay **nothing** during his study:

Sothea just finished his first and second year of his Bachelor Degree and started working 1 month ago, with a salary of \$180. Sothea gets a student loan from CMK of **\$1,000** to pay for the third and fourth year of his **Bachelor Degree**. He has nothing to pay back to CMK during his study. When he graduates and gets a higher salary, he will pay back **\$39.87* per month during 3 years**

Sarun wants to pay the **interest** during his study:

Sarun has just graduated with a Bachelor Degree and has been working for 1 year with a salary of \$200. He hopes to continue with a **Master Degree**. CMK provides him a student loan of **\$2,000** to pay for his Master Degree. During his study, he pays back to CMK only the interest of **\$20.00 per month**. Once graduated from his Master Degree, Sarun will pay **\$66.43* per month during 3 years**

Chakriya wants to pay back **immediately**:

Chakriya graduated with a Bachelor Degree 3 years ago and has been working for 3 years with a current salary of \$400. Chakriya wants to start her **Master Degree** but has not saved enough money yet to pay for the university fees. CMK provides her a student loan of **\$2,400**, that she reimburses immediately, with **\$53.39* per month during 5 years**.

* Except loan's insurance