

◆ Highlights

Sacombank (Cambodia) Plc. launches promotion program "Deposit Money – Win Scoopy i" from 4/3/2013-4/9/2013



On 04th March 2013, Sacombank (Cambodia) Plc. launches the special promotion giving out a wide range of gifts and special prizes to thanks its loyal customers for their on-going support.

This USD Fixed Deposit promotion will be held for six months from 04 March 2013 to 04 September 2013 with a total of 1250 gifts for the redemption program, such as: Philips iron, high quality helmet, umbrella, Lock & Lock food container, etc... Especially, 18 attractive prizes for the lucky draw, included 6 special prizes of trendy Honda Scoopy i, 6 first prizes of hi-tech Samsung LED 32-inch, and 6 second prizes of Panasonic refrigerator 195 liter will be given at the end of the promotion period.

"Deposit money – Win Scoopy I" is open to new and existing individual customers (Cambodian or foreigners with legal residence in Cambodia). For minimum USD 1,000 with diverse terms placed in a USD Fixed Deposit with the bank, customer will get point(s) to redeem for gift and will be entitled to chance in the lucky draw to win one of the attractive prizes. Especially, interest rates during the promotion are applied according to prevailing interest rate of the bank, to make sure that customers will get highest interest rate on their savings.

The lucky draw selection will be held within one month after the end of the promotion program. Participants will promptly receive the notification of date, time and location of lucky draw program



beforehand and the result through email or phone calls within seven days after the selection. Additionally, the result will also be published at all branches of Sacombank (Cambodia) Plc., on the bank's website and on press & media.

As a part of its market strategy for 2013, Sacombank (Cambodia) Plc. is continuously improving its products and services by offering more types of new products and services to keep its customers satisfied and to fully meet customer's personal and business financial needs as well as to contribute a portion of the kingdom economy.

◆ Upcoming Events

Grand Opening of Pochentong Branch

Sacombank (Cambodia) Plc. will open the 6th branch in Cambodia located in the west side of Phnom Penh city in May 2013, known as Pochentong area, increase the total number of branches into six (one branch in Kampong Cham province) and one Head Office. Network expansion is one of the major strategies of Sacombank (Cambodia) Plc. in order to meet strong demands of customers in the capital and become one of the biggest players in the dynamic market of Cambodia.

Celebrate Khmer New Year



Khmer New Year is celebrated every year on around 13rd, 14th, and 15th of April to welcome the angel to take over the new year and bring new luck and prosperity to citizen of the kingdom. Everyone will go to pagoda to pay respect to their ancestors and pray for success, peace and happiness. To celebrate Khmer New Year, the bank will give out gifts to thanks all employees, VIP and loyal customers.

Vietnamese class is now open for all Khmer employees



Headquartered and listed in Vietnam, Sacombank is the first Vietnamese bank to open its branch in Cambodia with a long-term commitment not only to the economy, the community but also to people that the bank works with. As a part of career development program for employees, many different trainings and soft skill courses have been organized to strengthen employee's abilities in both banking and communication, includes Vietnamese language. The Vietnamese course is conducted from 5:30pm to 6:30pm every Monday to Wednesday.

Kick-off sales stimulation project

In order to increase the mobilization of the bank as planned and offer employees the opportunity to experience a challenging working environment with an attractive rewards program, Sacombank has kicked-off an emulation platform through organizing different Sales Team within the bank.

This program aims to stimulate sales capacity and encourage employees to improve their sales skills; a part of career development by exposing to the sales market and growing more experiences in dealing with customers from all walks of life; getting them well prepared for a more challenging working environment.

The nine groups of sales team from Head Office and other ten groups throughout Sacombank Cambodia branches can pick their favorite name accompanied by meaningful logo to represent their identity and strength of their group - showing their strong commitment to meet the bank's target.

The evaluation of Sales Team will be based on the points that each team get from the calculation



of total Fixed Deposit (new placement or added amount on the same customer's account only) and terms. Sales Team will be evaluated monthly, quarterly and yearly to become "Best Sales Team of the Month", "Best Sales Team of the Quarter"

and "Best Sales Team of the Year" with certificate/ cup and cash award. For the encouragement, the title "Potential Sales Team of the Month", "Potential Sales Team of the Quarter" and "Potential Sales Team of the Year" will be also given out.

Head office sales team

- 
Banyan Tree
- 
Rising Star
- 
Blue Eagle
- 
Gold Lion
- 
The Bee
- 
Red Ant
- 
Black Cat
- 
Galaxy Star
- 
Gold Piggy

All branches sales team

- 
Blue Kingdom
- 
The one
- 
Elite
- 
Charge Forward
- 
Red Power
- 
Yellow Power
- 
Red Dragon
- 
Green Snake
- 
Blue Diamond
- 
Red Heart

Tuktuk Advertising Campaign



With more than 150 Tuktuk running around the city of Phnom Penh, it's almost inevitable to be attracted by Sacombank Tuktuk advertising board. Soon realize this low-cost but effective means of communication, the bank has been working in a long-term alliance with many Tuktuk drivers to transfer the bank's brand, products & services and many other messages to more than thousand customers in the community. Through the implementation of this advertising channel, the bank also wants to contribute in supporting the Tuktuk drivers to have more income from advertising rental fee.



Sacombank (Cambodia) Plc. kicks off road show “Deposit Money – Win Scoopy i”



On 04th March 2013, Sacombank (Cambodia) Plc. launches the special promotion giving out a wide range of gifts and special prizes to thanks its loyal customers for their on-going support.

A team of Sacombank (Cambodia) Plc. employees attracts the attention of the passengers driving along Norodom Boulevard where the Head Office of the bank located as they are preparing to kick



off the road show “Deposit Money – Win Scoopy i”.

This road show aims to raise public awareness of the bank, its products & services as well as the on-going promotion “Deposit money – Win Scoopy i” with more than 1,200 items for the gifts redemption and 18 attractive prizes for the lucky draw, included 6 special prizes of trendy Honda



Scoopy i 2013, 6 first prizes of hi-tech Samsung LED 32-inch, and 6 second prizes of Panasonic refrigerator 195 liter.

The young and dynamic employees of the bank have brought up an interesting phenomenon



around the city of Phnom Penh by turning all passenger attention on them. All six Scoopy i bikes ride by twelve employees wearing the same styling T-shirt of the promotion “Deposit Money – Win Scoopy i” while carrying flags with Sacombank logo have made impressive and unique image of the bank and its promotion



program.

The road show will be organized twice a month with different routes in Phnom Penh City during the promotion period. At each stop, the bank’s employees will distribute leaflets and give out information concerning to the bank business and the promotion program.

Road show



DEPOSIT MONEY **WIN** SCOOPY-i

Phnom Penh, 14 March 2013



Let's ride for our target

Market Loan

Running a business regardless of size or capital requires the ability to invest or even expanding your business; that is when a loan become an essential part of business planning. One purpose of the market loan is to provide short-term financing to allow the vendors to pay their bills soon after their good delivered. The privilege of market loan from Sacombank Cambodia is to provide significant income support for vendors who are looking for reasonable interest rate that comes with flexible payment amount and term favored by customer's need. With its easy process, negotiable interest rate and full service of individual consultant face-to-face at the market to tackle consumer's financial needs.



Express Remittance

Sacombank (Cambodia) Plc. is a reliable partner in express remittance to business partner or relatives with a simple, fast and safe way to send or receive money worldwide. With the bank's wide branch network of over 420 transaction offices

and correspondent banks transferring money with Sacombank (Cambodia) Plc. grants special benefits of receiving money promptly with competitive exchange rates if customer wants to receive money in other currencies and safely guaranteed. Express remittance smoothen the trading with

domestic and foreign business partner by paying for goods upon delivery or service that has been offered, especially receivers are not required to pay for service fee at all. The receiver can collect money in cash or put into bank account safely right after simple sending process has been completed.

Launching of cross-border trade payment

Sacombank (Cambodia) Plc. kick-off for the first time cross-border trade payment product in cooperation with its mother bank Sacombank Vietnam. This product aims to streamline the process for settling cross-border trade in the Vietnam dong and Khmer riel and enables enterprises to conduct cross-border trade electronically without holding an account in the currency. With this product, offshore buyers purchasing from onshore

Vietnam suppliers can pay in Vietnam dong instead of US dollar for their goods much more efficiently without exchange rate impacts. Vice versa, Cambodia suppliers can also receive their money from Vietnam buyer directly in Khmer riel thank to a large branch network of Sacombank in the both country. With a quick and simple process of checking the documentary proof of each underlying trade transaction and verifying

the purpose of the settlement, this product will ease the daily trade payment of enterprises and therefore enhance their trading capacity. By continuously developing new products & service that meet demand of customers, Sacombank (Cambodia) Plc. is committed not only to support enterprises but also to contribute to an increase cross-border trade between Cambodia and Vietnam.



A promotion of
Sacombank (Cambodia) Plc.

DEPOSIT MONEY **WIN** SCOOPY-i

From 04/03/2013 to 04/09/2013

Gifts Redemption



Lucky Draw Prizes



Honda Scoopy-i 2013

Terms and conditions:

- For USD Fixed Deposit (Low initial deposit of USD 1,000 from 1 to 36 months)
- Promotion methods: gift redemption & lucky draw
- Every USD 1,000 Fixed Deposit with 6 months term, customer will get 1 redemption point and 1 number for the lucky draw, stand a chance to win one of the attractive prizes at the end of promotion (**Honda Scoopy-i, Samsung LED 32", Panasonic Refrigerator**)
- Calculation method: 1 redemption point/ 1 lucky number = Deposit amount/1,000 x term/6
- For further information, please visit your nearest Sacombank Cambodia branch

HLB gets nod to open bank in Cambodia

Hong Leong Bank Bhd (HLB) has received approval from Cambodia's Ministry of Commerce to open a wholly-owned, locally incorporated commercial bank in Cambodia.

This follows the grant of an approval-in-principle by the National Bank of Cambodia on Jan 11, 2013.

HLB said with a capital of US\$37.5 million (RM116.2 million), Hong Leong Bank (Cambodia) Plc will commence operations in Cambodia within six months from Jan 11.

"With the establishment of a bank in Cambodia, HLB will be able to contribute to the banking sector as well as the broader economy of Cambodia, which has a population of over 14 million," the bank said in a filing with Bursa Malaysia on Friday,

Investment to aid low earners

US-BASED Overseas Private Investment Corporation (OPIC) yesterday signed a deal to provide a \$5 million long-term loan to Thaneakea Phum (Cambodia) Ltd (TPC), a local microfinance institution (MFI), to support TPC's expansion of its home improvement loans for low-income Cambodians.

OPIC has committed over \$700 million to microfinance projects, which have supported 125 MFIs in 35 countries.

As of the end of December, TPC has served 122,077 clients via its 39 branch offices in 17 provinces in Cambodia since its establishment in 1994.

The release stated that since the beginning of 2012 TPC has seen its gross-loan portfolio grow by 46 per cent to \$48.4 million.

ACLEDA seeks bidders for ATM drive

Cambodia's largest commercial bank,ACLEDA, plans to install 30 automatic teller machines (ATMs) this year as the bank expects about a million new depositors during the

coming year.

The bank was looking for bidders to install these machines this year, Channy said.

"We will extend gradually because of the increase of our clients," he said. "We see there are long lines of clients waiting at ATMs. We will install the new machines to make it easier to withdraw money."

The Post reported at the end of 2011 there were 500 ATMs across the country. The number rose to 613 at the end of the first quarter of 2012.

More trade finance needed

Lack of trade financing – the loans and guarantees needed to support import and export transactions – for international deals within developing Asian countries such as Cambodia is restricting opportunities for growth, a survey by the Asia Development Bank (ADB) has found.

Of 106 banks surveyed, those within developing Asian economies had rejected \$425 billion of a potential \$2.1 trillion requested in trade finance in 2011. Additionally, 138 companies who were users of trade finance said that a 10 per cent increase in trade finance would enhance both their production and staff numbers by five per cent.

The survey found that for international banks the most common factors restricting trade finance approval were the poor performance of the issuing bank, the low ratings of developing countries and regulations that can restrict credit.

ACLEDA Bank Earns Celent Model Bank Status for its Fiserv-Powered Mobile Banking Initiative

Fiserv, Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that its client, ACLEDA Bank, PLC., was named a Celent Model Bank for 2013. Celent selected ACLEDA, headquartered in Phnom Penh, Cambodia, based on its successful initiative to bring mobile financial services to consumers without banking relationships, which the bank accomplished using Mobliti Reach™ from Fiserv.

The review process is based on three criteria: quantitative success measure, which is weighted most heavily; degree of innovation; and technology or integration excellence.

"ACLEDA's mobile banking initiative was found to be compelling and innovative, having clearly advanced the bank's objective of making financial services universally available to the people of Cambodia, regardless of whether or not they have a banking relationship."

Mega-bank joins forces with Canada

CANADIA Bank and Japan-based Tokyo-Mitsubishi UFJ signed a memorandum of understanding (MoU) on Wednesday agreeing to work together to tap the flow of Japanese investors into the Kingdom.

The MoU was signed by Canada Bank chief executive officer Michael Lor and Masato Miyachi, the general manager of Tokyo-Mitsubishi's Asia and China division in Phnom Penh.

Tokyo-Mitsubishi UFJ, one of the biggest banks in the world, has more than 500 branches in 40 countries.

The Japanese Sumitomo Mitsui Banking Corporation, which is also one among the three mega-banks in Japan, opened a representative off-ice in Cambodia early last year as well.

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