

◆ Highlights

Congratulations to the winners of the lucky draw "Deposit money – Win Scoopy i"



As a way to thank its loyal customers, Sacombank (Cambodia) Plc. organized lucky draw event of "Deposit Money – Win Scoopy i" promotion to find out the winners of various attractive prizes on 01 October 2013 – on the occasion of the 2nd anniversary of the bank at its headquarter in Phnom Penh.



The USD Fixed Deposit promotion was 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.

The winners can pick-up their prizes from 9 October 2013 until the end of the month at the bank's head office at 60 Preah Norodom Blvd, Phnom Penh.

Following the fixed deposit promotion, Sacombank (Cambodia) Plc. continues adding more values for customer by applying very interesting fixed deposit interest rates with the highlight of 12 months term up to 6%/a.n.



◆ Upcoming Events

Relaunch of Customer Care program as "Privilege"



To continue rewarding the high balance customers, Sacombank (Cambodia) Plc. has relaunched the existing customer care program with a new name "Privilege" from October 2013.

Privilege program will offer VIP customers the access to a world of unlimited special privileges and complimentary services from premium level of service and priority banking, to special discounts and exclusive event invitation, that will compliment the private lifestyle preference with the experience of being the priority person such as Preferential Pricing on Products & Services, VIP Access & Priority Services, Privileges Care and Values Added Service.

Sacombank to launch the first cards in Cambodia market.

With more than 10 years experiences of the card center in its mother bank, Sacombank (Cambodia) Plc. will soon launch the first cards in Cambodia market by beginning of December 2013.

With the increasing demand of the technology and convenience, providing card access would be a complete set to the bank's existing products and services in the local market. With the upcoming cards launching, include local debit card, Visa debit card and Visa credit card, customers can enjoy the easy accessibility to withdraw money or make any transactions right on the ATM machine 24/7, whether or not it's on weekday or weekend.

Sacombank (Cambodia) Plc. to launch banker's cheque

A banker's cheque is a cheque, where the funds are withdrawn directly from a bank's funds, not from an individual's account.

This product is offered to Sacombank (Cambodia) Plc.'s customer, who does not have an account at the bank but want to use cheque as a payment method. Banker's cheque also will be used in case personal cheque is not accepted as an official payment method.

Unlike a personal cheque, which could be potentially worthless if there are insufficient funds for the cheque to be honoured, a banker's cheque is less risky for a creditor as the bank will only issue a cheque if customer has sufficient funds to honour the cheque and the bank will withdraw the value of the cheque plus fee charge from the customer account immediately. Without an account at the bank, the customer

can also request a banker's cheque and pay for it in cash, subject to anti-money laundering regulations and to the bank's policies.

The clearance of banker's cheque must go through the usual clearing process and therefore may take around 1-2 days.

Banker's cheque is added to the products and services of Sacombank (Cambodia) Plc. in order to improve the product and service quality as well as a part of network expansion to serve a higher demand of financial solutions.



Strengthen of 1 Hour Money Transfer service

As a reliable partner in money transfer with 1 hour money transfer service, Sacombank (Cambodia) Plc. not only grants customer special benefits of sending and receiving money with simple, safe and fast processing, but also supports the trading activities of both local and foreign businesses.

With competitive fee charges and interesting promotions, the profit from 1 hour money transfer services is increasing day by day. As of September 2013, the bank has a total inward transfer amount of 96 millions USD and outward transfer amount of 215 millions USD, which not only making profit but also attracting more customers to come to the bank for transaction

Good signal for cross-border trade payment product

A year ago, Sacombank (Cambodia) Plc. kicked-off for the first time cross-border trade payment product, aims to streamline the process for settling cross-border trade in the Vietnam dong and Khmer riel.

With a quick and simple process, this product

has been supporting the daily trade payment of hundred enterprises, especially in Kampong Cham province – where the trading activities between Cambodia and Vietnam is on trend due to its favourable geographical location.

Only in Quarter III/2013, the total inward

◆ Upcoming Events

Introduction of Future Fixed Deposit product



To continuously increase the number of banking products and services, especially in deposits, Sacombank (Cambodia) Plc. will introduce Future Fixed Deposit in quarter IV/2013.

With this new product, customer can deposit a fixed amount monthly, quarterly, semi annual or annual to achieve a desired amount in the future with highest interest rates. Based on customer's chosen deposit plan, a fixed amount will be transferred from customer's savings account to Future Fixed Deposit account automatically without any hassle.

Whether it's a well deserved holiday, a dream wedding, a higher education or even a house, Future Fixed Deposit will support to turn customer's dream into reality sooner.

transfer amount from cross-border trade at Kampong Cham branch has reached more than 4 millions USD. This is a good signal to improve the business activities, include deposits, withdrawals as well as money transfer service at Kampong branch.

Sacombank improve its standard through standardized uniform



The bank has jumped out of the box with the standardized uniform improving the bank's image as well as bringing professionalism of the staff to a higher level. The new standardize uniform encourages a sense of pride and responsibility in the organization they work for as well as raising team spirit and a sense of belonging. It is important for premium

service industries; especially banking to pay a close attention to service quality to ensure to ensure that all Sacombank staffs delivering a professional service and pleasant visit to the customers. This is one of the ways to show commitment to the community by improving the bank's overall service quality, starting from the smallest area of the operation.

Sacombank (Cambodia) Plc. celebrates its 2nd anniversary of transforming into 100% foreign-owned bank through diversified activities



On 4/09/2013, Sacombank (Cambodia) Plc. first kicked-off "SC Mini Football Cup 2013" as one of the activities to celebrate the second anniversary of the bank after transforming into 100% foreign-owned bank in Cambodia



(01/10/2011 - 01/10/2013).

SC Mini Football Cup 2013 is participated by four professional teams of Sacombank (Cambodia) Plc.

include Heroes, Dark Knights, Gladiators and The Unity.

The 3/4 place match and the final match have taken place at 7:30 am and 8:30 am on Saturday 28/09/2013. The championship cup is awarded to Team Hero followed by Team The Unity with the second prize, Team Gladiator won the third prize and Team Dark Knight is awarded the fourth prize.

SC Mini Football Cup 2013 also allows fans from each team to participate in winning the fan prizes, such as the most professional fan group, the most crowded fan group, the most excited fans group, the most attractive female fan, the most liked photo on Facebook and last but not least, the most photogenic female fan. The bonus prizes for fans are funded entirely by the Board of Management as well as Head of departments and branch Managers of the bank.

SC Mini Football Cup 2013 is held in order to create a healthy playground, promoting sport activities and improve team spirit, solidarity of all bank employees. This is one of those activities besides cooking competition and flower arrangement contest to celebrate 2nd anniversary of the bank as well as promoting the brand image of Sacombank (Cambodia) Plc. in this beautiful country.





HERO - The Winner



THE UNITY - 2nd prize



GLADIATOR - 3rd prize



THE DARK KNIGHT - 4th prize



Mr. Nguyen Nhi Thanh - Top Scorer



The Dark Knight's fans - The Most Excited Fan Group



Mr. Som Narin - Excellent Goal Keeper



White Elephant team - The 1st prize of Flower Arrangement Contest



The Unity's fans - The Most Crowded Fans Group



Gladiator's fans - the Most Professional Fan Group

ACLEDA bank profiting in Myanmar

Six months after ACLEDA bank launched a microfinance institution (MFI) in Myanmar, the number of clients has outpaced predictions by more than fourfold. In Channy, president and CEO of ACLEDA said that at the end of August, ACLEDA MFI Myanmar counted 2,782 active borrowing customers, much higher than an expected amount of roughly 600.

The MFI has \$251,000 in outstanding loans, Channy said. "The loan demand over there is high, it's very high," he said, adding that loans are given to micro businesses and are mostly used for trade, such as the buying and selling of groceries



or clothes. ACLEDA is not the only bank seizing the opportunity to do business in a country emerging from decades of military rule...

Cambodia Post Bank enters crowded sector

Cambodia Post Bank Plc; newest player in banking industry, opened its doors yesterday. Toch Chaochek, the bank's CEO, which is partially owned by the country's postal service, will target clients in SME.

"We have a license to operate as a commercial bank, but we are mainly concentrating on providing something similar to a microfinance institution with loans range from as little as \$ 300

to as much as \$250,000" Chaochek said.

The initial paid-up capital of \$38 million is a joint investment. State-owned enterprise Cambodia Post is the smallest stakeholder, with five percent. Canadia Bank Plc Canadia Investment Holding has 50 per cent, and Fullerton Financial Holdings, a subsidiary of Singapore Corporation Temasek Holdings, owns a 45 per cent piece.

SBC issues JCB Card

Tokyo, Sept 9, 2013 - (JCN Newswire) - Singapore Banking Corporation Ltd. (SBC Bank), a leading commercial bank in the Cambodia, and JCB International Co., Ltd. (JCBI), the international operations subsidiary of JCB, the only global payment brand based in Japan, today announce that SBC Bank will phase in JCB card acceptance at all SBC Bank merchants of over 500 merchants in Cambodia by the end of 2013 and plans to issue JCB card in the in the next few years.

Mr. Kimihisalmada, Deputy President of JCBI, said, "We are positioning Cambodia as a strategically important market for JCB global business expansion, especially this will contribute to the tourism market."

The number of tourists to Cambodia was about 3.6 million in 2012, which increases 24% over the prior year, and is expected to be 7.5 million by 2020.

National Bank Launches New Financial Security

NBC will today lunch new financial security known as Negotiable Certificates of Deposits (NCDs), intended to strengthen the country's commercial banking system and help maintain liquidity during economic downturns, according to a statement release yesterday.

NCDs will allow banks to convert surplus deposits that they would otherwise deposit at the NBC or a negligible interest rate into securities that they can readily sell or use as

collateral for inter-bank loans.

NBC explains that NCDs will also help to fully function inter-bank market by making it easier for banks with temporary shortages of depositus on hand to borrow funds from banks with short-term surpluses.

NBC Director-General Ngoun Sokha said yesterday that commercial banks could begin applying for NCDs in denominations of \$500,000 starting today.

Japan's second largest bank to invest in Cambodia

MIZUHO

In a press conference at Sofitel Hotel on 6 September 2013, Mr. Takeshi FUKUI, CEO of Mizuho Bank representative office in Cambodia has announced official network expansion to Cambodia though MOU with Maybank and Canandia Bank.

The bank has set up its office in Phnom Penh Tower which inaugurated in July 2013. In the meantime, the bank is collecting information related to Cambodia in order to succeed in the country.

According to the Embassy of Japan statistic shows the amount of investment from Japanese investors in Cambodia reached 300 million dollars and will continue to rise.

Troubling contrasts in ASEAN



Some of these ASEAN economies are not like the others.

Singapore is 80 times richer than Myanmar and its population lives 20 years longer than Cambodia's, while Myanmar ranks 50 places behind Cambodia in terms of global competitiveness, according to a wide-ranging analysis from the World Economic Forum.

Released yesterday, the Geneva-based forum's annual Global Competitiveness Report uses a variety of factors to rank countries based on their level of productivity. But it also looks at economic trends by region. Using that measure, the 10-member Association of Southeast Asian Nations, commonly known as ASEAN, stands awkwardly alone.

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