

## ◆ Highlights

### Grand opening of Preah Monivong Branch



On 26th November 2012, Sacombank (Cambodia) Plc. moves its Vietnamese Supermarket Branch to larger office located at 537 A-B Monivong Boulevard, Sangkat Beoung-Keng Kang 2, Khan Chamkamon, Phnom Penh under the name Preah Monivong Branch.

Representatives from National Bank of Cambodia, Sacombank (Cambodia) Plc. Board of Directors, Board of Management and the bank's VIP customers were present at the Grand Opening of Preah Monivong Branch.

In response to strong demands of the bank's customers, the creation of a new transaction office in the city centre is the right thing to support the continuous expansion of Sacombank (Cambodia) Plc. The new office has a perfect location where the economic development, strategy and growth potential exist.

"The new office represents our commitment to create lasting value for customers and the community through expansion of branch networks and optimization of products & services" says Mr. Nguyen Nhi Thanh, General Director of Sacombank (Cambodia) Plc.



## ◆ Upcomming Event

### Grand Opening of Phsar Heng Ly Branch

Sacombank (Cambodia) Plc. will open the 5th branch in Cambodia in January 2013 at Phsar Heng Ly market area, Phnom Penh, increase the total number of branches into 5 (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.

### Kick-off of Internet Banking and SMS Banking

After half year of technical set-up, Sacombank (Cambodia) Plc. will officially kick-off Internet Banking and SMS Banking service at the beginning of 2013

Besides 23 flexible products and services targeting of private and business customer, this brand new service will continuously support customers in their banking needs.

Preah Monivong Branch will continue improving the strengths of the bank in offering flexible products and services targeting of small and medium enterprises in general and Vietnamese enterprises, affiliate business in Cambodia in particular. Beside traditional products such as receiving deposits in KHR, USD with attractive interest rates; financing loans with simple procedures, competitive interest rates and quick disbursement to meet customer needs promptly or diverse banking services for individual and business clients, etc... Internet banking and SMS banking services will be implemented at the beginning of 2013.



## 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 in Vietnam – Sacombank. 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 thanks 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.



Cross-border trade payment



## Implementation of Money Insurance

In order to show strong commitment to customers in banking operation, Sacombank (Cambodia) Plc. committed to find the best way to protect and ensure that money of customers is safe all the time. On this reason, Sacombank (Cambodia) Plc. has cooperated with Cambodia - Vietnam Insurance Plc (CVI) - one of the leading Insurance companies in Cambodia to implement Money Insurance starting from quarter 4 of 2012. This Insurance contract will be renewed every year.

With Money Insurance, all kinds of money (include Gold) in Premises of Sacombank (Cambodia) Plc. or in transit from the bank's Head Office located at No. 60, Preah Norodom Blvd., Phnom Penh, Cambodia to all branches and to all other commercial banks in Cambodia and any other places where the transit takes place and vice versa will be protected 24 hours a day, 7 days a week.



## Miss Sacombank 2012

The internal beauties contest "Miss Sacombank 2012" was held for the first time on 16/12/2012 in Ho Chi Minh City, Vietnam successfully.

Miss Nguyen Nguyen Thao – from Tan Binh Branch was crowned "Miss Sacombank 2012" while Sacombank (Cambodia) Plc.'s candidate

Miss Thou Sao Vichheka has reached the title "Miss Best Performance 2012".



Miss Sacombank 2012 - Nguyen Nguyen Thao



1st runner-up - Miss Doan Thi Hoang Diep



2nd runner-up - Miss Ha Thi Thuy Ngan



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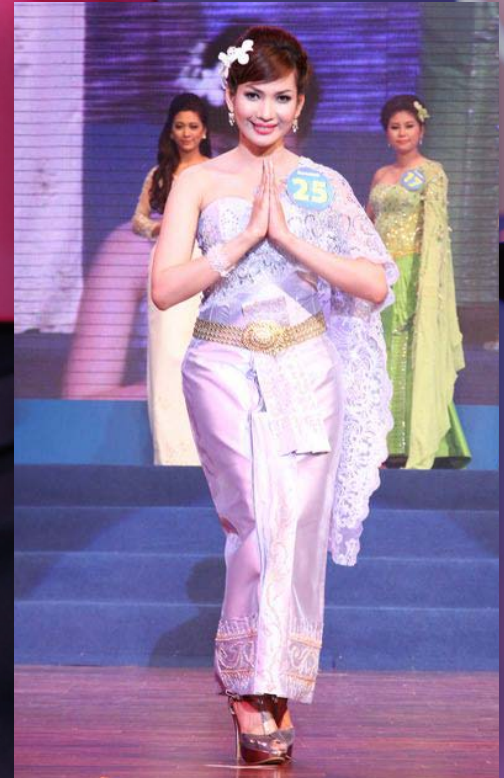
During the final round, Miss Vichheka was asked 'What she does after being crowned Miss Sacombank 2012' to which she answered, "I have one more reason to have a long-term commitment to the bank, because I believe that Sacombank will not only offer me a professional working environment but also a place where I can live for my hobby and my dream".



Miss Best Performance 2012 - Thou Sao Vichheka - Sacombank (Cambodia) Plc.



Miss Ly Pheng Chhoug - Sacombank (Cambodia) Plc.



## Bank of China launches dual currency ATM card

The Bank of China launched the first dual currency international bank card yesterday, part of a move to expand in the local market by offering both US dollar and Renminbi accounts on a single card.

People can get the card for a deposit of US\$10 at the Bank of China office.

BOC's Cambodia CEO Chen Changjiang expressed optimism about Cambodia's future, citing the bank's growth to 5,600 customers and \$350 million in deposits since it opened in Cambodia in 2010.

BOC's banking department first vice president Yang Hua said the card could be used at ATMs all over the world at no charge and with dual currencies; the card would automatically revert to the other currency if one wasn't enough to cover a charge.

## Healthy growth for Cambodia's economy

A NEW report from the Organisation for Economic Co-operation and Development (OECD) says GDP growth in Cambodia over the next five years is likely to hit 6.9 per cent, the highest of any ASEAN country apart from Laos.

However, the report warns that Cambodia needs to urgently address problems with productivity and infrastructure, with a largely unskilled labour force and an "inefficient education system" acting as a drag on economic progress.

He warned that the OECD believes that the country's reliance on the US dollar could become a problem if there is a fall in the exchange rate. "It is really excessive ... I've never seen successful dollarisation in any country except for in emergency situations, and Cambodia isn't in an emergency situation anymore."

## ACLEDA to Launch Banking Services in Burma

Acleda Bank announced on Sunday that it will expand its banking services into Burma by opening a microfinance institution there in January. Acleda, which offers small loans at its 238 branches in Cambodia, is set to invest \$10 million in initial capital for the new venture, called Acleda MFI Myanmar Co. Ltd., after winning an operational license from Burmese government in September.

"Our primary focus was to set up a head office in Myanmar, which we have done," Acleda's CEO, In Channy, said in a statement, adding that the bank has brought about 30 new employees from Burma to Cambodia for a six-week training course.

As of last month, Acleda reported \$1.9 billion in total assets between its operations in Cambodia and its 28 existing branches in Laos.

## CIMB Bank Opens 4 New Branches in Cambodia

Malaysia-based CIMB Bank Plc. on Friday opened four new branches in Phnom Penh, Battambang and Kampong Cham

provinces in existing of seven in Phnom Penh, Siem Reap city and Sihanoukville., official said. "In Battambang and Kompong Cham provinces especially, we were interested in and are looking to expand with people involved in the agriculture sector," Yew Wan Kup, CIMB's general manager said adding that CIMB wants to provide loans to

customers in the rice, rubber and cassava industries. With more than 6000 customers and deposits in excess of \$100 million, there are many provinces with good potential, especially around Phnom Penh and next to the borders with Thailand and Vietnam; CIMB may decide to set up branches when the time is right.

**Sacombank**

សេវាកម្មទូទាត់ពាណិជ្ជកម្មតាមព្រំដែន

Cross-border Trade Payment

ធ្វើប្រតិបត្តិការទូទាត់ប្រាក់ដោយផ្ទាល់ជា ប្រាក់ដុល្លារ រឺ ប្រាក់រៀល

Trade settlement directly in Vietnam Dong or Khmer Riel



ទទួលធ្វើប្រតិបត្តិការទៅតាមតំរូវការរបស់អតិថិជន

Wide range of transaction purpose accepted



កម្រៃជើងសារទាប ជាមួយអត្រាប្តូរប្រាក់ប្រកួតប្រជែង

Competitive exchange rates with lowest transaction fee



ងាយស្រួលនិង ឆាប់រហ័ស

Quick and simple process to enhance your business

\* អត្រាប្តូរប្រាក់នេះសំរាប់តែការផ្សព្វផ្សាយប៉ុណ្ណោះ ។  
Exchange rate used only for advertising purpose.

EXCHANGE RATE

BID RATE OFFER RATE

1.000	1.000		KHR
5.2105	5.2175		VND
0.2500	0.2570		USD