

Notice letter of the compliance with FATCA regulations

Dear Valued Customers,

On behalf of Saigon Thuong Tin Bank (Cambodia) Plc (Sacombank), we would like to send our best wishes and sincere gratitude for your invaluable support and cooperation with us during recent years.

According to the new regulations of the U.S Government, all Customers' accounts and payments which performing through the global financial system, including Sacombank, shall be affected by the Foreign Account Tax Compliance Act – FATCA since the fiscal year 2014.

FATCA requires individuals, organizations with whom U.S national and/or U.S indicia (hereinafter referred to as U.S individuals/organizations) to report their accounts which opened outside U.S. territory. For received information's monitoring mechanism, FATCA also requires Foreign Financial Institutions to report that information to the Internal Revenue Service – IRS if they provide account service for the U.S individuals/organizations. **In case of deliberate non-compliance with FATCA, all Customers' accounts and payments will be deducted 30% of the amount to the U.S budget submission.**

Sacombank commits to compliance with and support Customers in compliance with FATCA regulations when using the service at Sacombank. To implement such commitments, Sacombank has amended, supplemented the conditions and procedures relation to the opening and using of Customers' account at Sacombank as required by FATCA. Specifically, in case of being U.S individuals/organizations, Customers have to give us your Taxpayer Identification Number – TIN, including Social Security Number – SSN, Employer Identification Number – EIN and other similarly numbers under the provisions of the U.S Government and any information and other forms as required by FATCA.

Sacombank would like to thank for your support and expect to receive the best cooperation from Customers. In case of non-compliance with FATCA, Sacombank will automatically apply measures consistently under the provisions of FATCA and Cambodia Laws, including but not limited to close Customers' account which being managed by Sacombank.

For more details, Customers are pleased to contact the nearest transactions locations of Sacombank or contact our Customer Service Center at phone 023 223 423/ 0978 223 423 for your advice.

Thank you for your cooperation and belief
Sincerely

Saigon Thuong Tin Bank (Cambodia) Plc

Sacombank

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