

\* Annex 1

**Interbank Transfer (fund transfer from ACLEDA Bank to other bank in Cambodia)**

Account Ccy	Rate (%)	Minimum (Equi.)	Other Fee
USD	0.05%	3	Add Local transfer (if any) see annex 3
KHR		12,000	
THB		120	
EUR		3	
AUD		3	
CAD		3	
GBP		3	
JPY		300	
VND		60,000	
LAK		24,000	

\* Annex 2

**2.1 Money Transfer Outbound by SWIFT**

Recipient	Sender	TT Amount (Other Ccy)	TT Amount (USD)	Fee Charge									
				TT Fee				Processing Fee	Commission in Lieu of FX	Other Fee			
				Rate (%)	Fix (Rate = None) / Minimum	Maximum							
Received in <b>USD</b> (United States Dollar)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None	Add Local transfer (if any) see annex 3		
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
Received in <b>EUR</b> (Euro)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None		Add Local transfer (if any) see annex 3	
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
	Send from EUR	Unlimited	Unlimited	0.25%	EUR15		EUR100,000		EUR15	2%			
Received in <b>THB</b> (Thai Baht)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None			Add Local transfer (if any) see annex 3
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
	Send from THB	Unlimited	Unlimited	0.25%	THB800		THB4,000,000		THB800	2%			
Received in <b>GBP</b> (Pound Sterling)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None	Add Local transfer (if any) see annex 3		
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
	Send from GBP	Unlimited	Unlimited	0.25%	GBP15		GBP100,000		GBP15	2%			
Received in <b>VND</b> (Vietnamese Dong)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None		Add Local transfer (if any) see annex 3	
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
	Send from VND	Unlimited	Unlimited	0.25%	VND300,000		VND2,000,000,000		VND300,000	4%			
Received in <b>JPY</b> (Japanese Yen)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None			Add Local transfer (if any) see annex 3
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
	Send from JPY	Unlimited	Unlimited	0.25%	JPY1,500		JPY10,000,000		JPY1,500	2%			
Received in <b>SGD</b> (Singapore Dollar)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None	Add Local transfer (if any) see annex 3		
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			
Received in <b>CNY</b> (Renminbi, China)	Send from USD/KHR (Debit from Customer Account in USD/KHR)	T < KHR 20,000,000	T < USD5,000	None	USD15	KHR60,000	-	-	None	None		Add Local transfer (if any) see annex 3	
		KHR20,000,000 ≤ T < KHR40,000,000	USD5,000 ≤ T < USD10,000	None	USD16	KHR64,000	-	-					
		T ≥ KHR40,000,000	T ≥ USD10,000	0.17%	USD17	KHR68,000	USD100,000	KHR400,000,000	USD15	KHR60,000			

**2.2 Transfer Out in term of "Guaranteed OUR"**

Description	Account Ccy	Additional Fee on Oversea Transfer Out							
		USD	EUR	THB	GBP	VND	AUD	CAD	KHR
Oversea Transfer Outward in term of "Guaranteed OUR" per transaction	Debit fee amount	30	25	1,200	30	600,000	45	38	120,000

\* **Annex 3: Local Fund Transfer for Cross Selling (Transfer to other Bank, overseas and others)**

Description	Currencies	USD	KHR	THB	EUR	AUD	CAD	GBP	JPY	VND	LAK
Fund Transfer between account in different branches	Rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
	Min. Charge	0.50	2,000	20	0.50	0.50	0.50	0.50	50	10,000	4,000
	Max. charge	10,000	40,000,000	400,000	10,000	10,000	10,000	10,000	1,000,000	200,000,000	80,000,000
Fund Transfer between accounts in the same branch	Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Min. Charge	-	-	-	-	-	-	-	-	-	-
	Max. charge	-	-	-	-	-	-	-	-	-	-
Fund Transfer between accounts in same group of branches	Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Min. Charge	-	-	-	-	-	-	-	-	-	-
	Max. charge	-	-	-	-	-	-	-	-	-	-

\* **Annex 4: Other fees (amendment CIB User)**

**4.1 Fee changing Transfer Information**

Description	Fee Charge per transaction									
	USD	KHR	THB	EUR	AUD	CAD	GBP	JPY	VND	LAK
1- Change the beneficiary information for fund transfer to Non-Account (ID) (Completely processing)	1	4,000	40	1	1	1	1	100	20,000	8,000
2- Change the beneficiary information for Interbank Transfer (Completely processing)	5	20,000	200	5	5	5	5	500	100,000	40,000
3- Change the beneficiary information for Overseas Transfer (Completely processing in SWIFT )	20	80,000	800	15	20	20	20	2,000	400,000	160,000

**4.2 Amendment CIB User**

Description	Fee Charge		
	USD	KHR	THB
1- Change ACLEDA Hard Token (Malfunctioned)	Free		
2- Extra sale ACLEDA Hard Token or Change ACLEDA Hard Token (Broken by Action / Lost)	20	80,000	800
3- Deregister Corporate in 02 Years from Registration Date	20	80,000	800
4- Change Category / Change service (User Type / Profile) for Corporate Admin and Corporate User	Free		
5- Change telephone number / e-mail address for Corporate Admin and Corporate User	Free		
6- Deregister / Delete CIB User	Free		
7- Block / Unblock User ID	Free		
8- Assign / Un-assign	Free		

**CIB Customers**

- Group CIBA = General Customers
- Group CIBB = No Fee Table for customer
- Group CIBC = Loan & VIP Customers