



TERMS AND CONDITIONS FOR SALARY LOAN

The following Terms and Conditions shall govern the use of service provided by Advanced Bank of Asia hereafter referred to "Salary Loan".

The terms and conditions listed in this document do not represent all the terms and conditions under which the banking products and services are provided. Additional terms and conditions may be implied by laws and other relevant terms and conditions such as Product Specific's Terms and Conditions will apply.

You shall review the [Product Terms and Conditions](#) and other relevant terms and conditions such as [The General terms and conditions](#) and [ABA Mobile Terms and Conditions](#) here after called "Other Terms and Conditions" before applying for the service. You can find Other Terms and Conditions on ABA's website and/or in-branch counters.

This Terms and Conditions shall form an integral part of the ABA's General Terms and Conditions governing the use of the account and its facility, hereafter called ("General Terms and Conditions"). The definitions used in the Salary Loan Terms and Conditions shall have the same meanings as described in the General Terms and Conditions; unless otherwise, the context requires to be defined differently. To the extent that there is any conflict between said terms and conditions, the Product Terms and Conditions shall prevail.

1. DEFINITIONS

The following definitions apply to this Terms and Conditions unless otherwise specified differently:

- 1.1 **"Salary Loan"** refers to a type of loan offered to the existing ABA customers who have their monthly salary paid/credited by their employer into their accounts in ABA Bank. Unless otherwise specifically stated, no other collateral is required to secure the loan other than the salary of the Borrower.
- 1.2 **"Company/Employer"** refers the entity who employs the employee or borrower or customer.
- 1.3 **"Employee"**: refers to a person who has been employed by Company or the employer.
- 1.4 **"Borrower/Customer"**: refers to a person who has obtained and used the Salary Loan service of the Bank.
- 1.5 **"Bank"** refers to Advanced Bank of Asia or ABA Bank.
- 1.6 **"Bank's officer"** means ABA's staff.
- 1.7 **"Service"** refers to Salary Loan facility.
- 1.8 **"Loan installment date"**: refers to the date when the borrower is supposed to make monthly payment for the loan s/he is current having.
- 1.9 **"Loan maturity date"**: refers to the date on which the borrower's final loan payment is due.
- 1.10 **"Repayment Amount"**: is the amount which the borrower will be paying back to the Bank. The repayment amount depends on the amount the borrower owes the Bank.
- 1.11 **"Maximum Salary Percentage"**: refer to the maximum percentage of your salary used to calculate the salary loan amount you will be entitled.
- 1.12 **"MOU"**: Memorandum of Understanding: refer to a Salary Loan MOU where the Company and the Bank sign and agree.
- 1.13 **"Default"**: refers to an event which the borrower fails to repay the loan or in breach of terms and conditions agreed with the Bank.
- 1.14 **"CBC"** or Credit Bureau of Cambodia refers to a separate and an independent entity from the Bank and National Bank of Cambodia, which provides financial information, analytical solutions, and credit reporting services to financial institutions and consumers in the Kingdom of Cambodia.

2. INTERPRETATION

- 2.1 Unless a contrary intention appears, any reference in these terms and conditions are explained as follows:
- a) You, your, yours and yourself, customer or borrower shall refer to you or the person we have provided or are providing a service to or any other Agreement and, where applicable, all trustees, partners, and persons.
 - b) We, us, our and ourselves shall refer to the ABA (including the relevant Representative and Agent) or any other Agreement as the provider of the relevant service;
 - c) A document (including any Agreement) includes any variation or its replacement;
 - d) Any instruction and any action to instruct shall also include any request, direction, order, notice and agreement;
 - e) Any invoice shall include a bill and any other commercial document issued by a seller to a buyer indicating (amongst others) the products, quantities and agreed prices for products and services that the seller has already provided the buyer with;
 - f) A provision of law is a reference to that provision as amended or re-enacted;
 - g) Party shall refer to you or us and parties means both you and us;
 - h) A person includes any individual, firm, company, corporation, government, state or agency of a state or any association, trust, joint venture, consortium, or partnership (whether or not having separate legal personality) or two or more of the foregoing and includes that person's successors in title, permitted assigns and permitted transferee;
 - i) A regulation includes any rule, official directive, request, or guideline (whether or not having the force of law) of any governmental, intergovernmental, or supranational body, agency, department or regulatory, self-regulatory or other authority or organization;
 - j) To vary a document shall also mean to modify, amend, cancel, or waive that document;
 - k) The singular includes the plural and vice versa; and
 - l) Any paragraph headings are inserted for convenience only and shall not affect the interpretation of any provision of any Agreement.

3. ELIGIBILITY

- 3.1 The service will only be applicable to the employee whose employer has met the eligibility criteria as determined by the Bank.
- 3.2 Likewise, the employee is also required to meet the certain eligibility criteria as determined by the Bank before the service can be offered.
- 3.3 The eligibility criteria may be published in our website and made available at our Branch.
- 3.4 The request for service can be made via any channel introduced by the Bank from time to time.
- 3.5 The Bank reserves the right to refuse to offer the service to any Customer for any reason at its absolute discretion and without giving reason of refusal.

4. YOUR CONSENT

Before using the service, you agree that:

- 4.1 You have carefully reviewed and read this Terms and Conditions and fully understood relevant provisions.
- 4.2 You have accepted and agreed TO BE BOUND by this Terms and Conditions irrevocably.
- 4.3 You have carefully reviewed and understood the service to be offered to you. Nothing in the Terms should be construed as a representation or recommendation by us concerning the service we will be providing to you. You should seek independent legal, financial, tax and other relevant advice before deciding whether to apply for any Service. You agree to comply with all applicable laws and regulations and follow any instruction or security procedure which we provide or make available to you in relation to any Service.
- 4.4 You represent and warrant to us that: (a) you have the capacity to subscribe the Service; (b) your subscription to the service does not and will not conflict with any law or regulation applicable to you.
- 4.5 The Bank may update this Terms and Conditions without prior notice to you by posting such changes in the Bank website, or on other channel which is deemed fit and it shall be afterward legally binding you and the Bank.

- 4.6 Your employer can disclose to the Bank any of your personal information including but not limited to, your employment information, salary information, resignation notice, retirement notice, personal information, spouse information, parent, or relative's information, contact details, and your addresses...etc.
- 4.7 The Bank may use such information to communicate to any of your relatives if the Bank has in best endeavor can't manage to reach you personally. You also agree that you hold the Bank's and its employee free from any liabilities and all risks related to using of any of your information provided by your employer.
- 4.8 The Bank at its sole discretion can conduct a search on your credit history with CBC before or after approving the service for you. If the history check is done after the loan drawdown, you agree that the Bank has the right to recall all the facilities including but not limited to its principal and any of the interest if the Bank has found out that your credit history at CBC disqualifies you from obtaining the service.
- 4.9 You have established, agreed unmistakably, and given your consent to this Terms & Conditions.

5. DISCLOSURE OF INFORMATION

- 5.1 You hereby give your consent to Bank and the employees in charge to disclose your financial and personal information so long as the loan remains outstanding, to Credit Bureau of Cambodia, National Bank of Cambodia, auditors or any other government bodies or any adviser. You hereby indemnify the Bank against all consequences that may arise due to any of the acts.

6. COMMUNICATION

- 6.1 You must provide us with correct and complete contact details, so as to enable us to send you any communications to you in respect of any Service and you must notify us as soon as possible if your contact details changed. Our contact details shall be: (a) in respect of a given Service, as set out in any document which we send to you in connection with that Service; (b) as stated in our website; or (c) as otherwise notified to you from time to time.
- 6.2 You may send us any Communication by mail, courier, fax transmission, electronic transmission via any Electronic Banking Service or SWIFT and in the form and format in which we designate or prescribe to you or such other means as we may designate from time to time. If you fail to send us the Communication in the manner as set out above, we may deem that such Communication has not been received by us. Any Communication from you to us is effective only upon actual receipt by us.
- 6.3 We may send you any Communication by mail, courier, fax transmission or electronic transmission (including SWIFT) or through our website or by such other means as we may designate from time to time. Unless otherwise provided in an Agreement, any Communication we send to you will be deemed received and effective if: (a) sent by fax, at the time shown on the transmission report as being successfully sent; (b) delivered personally, at the time of delivery; (c) sent by post within the same country, three Business Days after posting, or if sent by post from one country to another, seven Business Days after posting; and (d) sent by electronic mail, at the time sent to you unless we receive an automated message that the electronic mail has not been delivered.
- 6.4 All Communications to us must be legible and sent specifically to the applicable officer or service representative we specify to you from time to time.
- 6.5 We may record any telephone conversation held between you and us and you agree that we can use such records or the transcripts for quality control purposes and in any dispute.
- 6.6 Where we send a Communication to one of your trustees, partners, or officers, then such Communication shall be deemed to be received jointly by all trustees, partners and/or officers.

7. CUSTOMER'S OBLIGATION

- 7.1 You must ensure that you have enough capacity permitted by law to borrow or use the service provided by the Bank.
- 7.2 You must ensure that you are eligible for the service as stated in the Bank's product terms and conditions before you apply.
- 7.3 You must not falsify any information provided to the Bank and your employer.
- 7.4 You must communicate to the Bank the issues you are having for resolution by us instead of posting into social media which may defame the Bank's reputation.
- 7.5 You must ensure to perform your obligations under this terms and conditions appropriately.

8. BANK'S RIGHTS

- 8.1 The Bank may change the contents of this Terms and Conditions and/or create new Terms and Conditions at any time by posting to our ABA website and other digital communication channels. The changes will take effect on the date specified in the notice. Should you continue to keep or use the service after the specified date, you will be deemed to have accepted the changes without reservation. If you do not accept the changes, you must stop using the service.
- 8.2 The Bank may notify you of any changes to this Terms and Conditions by publishing such changes on our website, applicable acceptant screen of terms and condition for feature/function, or by displaying them at our branches. We may however choose to inform you by other means of communication.
- 8.3 We may vary or modify any Service and/or terms and conditions of any Agreement at any time in order to comply with any exchange control requirement or any law or regulation.
- 8.4 Subject to the paragraph above, we may at any time vary the terms and conditions of any Agreement by giving you 30 days written notice. Alternatively, such notice may be provided by advertisement in the media or displayed at any of our branches if the relevant method is permitted by law or any applicable code of banking practice.

9. ACCEPTANCE OF MOU

- 9.1 Your employer shall have accepted and signed the MOU with the Bank before you can start applying for the service.
- 9.2 Your company shall notify you whether you could apply for the service from the Bank.
- 9.3 The Bank reserves the right to alter this requirement as and when necessary, without prior notice to you.

10. SALARY LOAN APPLICATION

- 10.1 Before applying for salary loan, you declare that
 - You are currently being employed by your current employer and
 - You are considered in a good standing and have no overdue or unpaid financial obligations with your employer.
 - You are not in progress of separation from your current employer due to termination of employment, resignation, retirement, or relocation...etc.
 - You are not retiring from your current employment soon before the loan maturity date.
 - You are not planning for a maternity leave or prolong leave without pay.
 - You are not transferred or planning to move to other branches outside Cambodia.
 - You are not currently working in hazardous environment which is very harmful to your wellbeing.

You agree and acknowledge that falsification of information will be subject to an immediate loan recall or settlement and you will be liable and fully responsible for any consequences resulting from your actions under the Law of Cambodia.

- 10.2 Salary Loan application is currently offered via ABA Mobile App. Therefore, you are required to be an active ABA Mobile user before you can apply for the service.
- 10.3 Only the borrower whose salary is credited into his/her personal account is allowed to request for Salary Loan; joint account is not eligible.
- 10.4 You may find other eligible criteria in Section 3 of this terms and conditions and the specific product terms.
- 10.5 It is mandatory that a credit history check on you with an independent party will be done before the Bank can offer you the service. Such check will incur some fee which is not refundable whether or not your application for the service is approved or declined. You may find the published fee in our specific product terms which may be available in our Bank's premise and/or on our website.

11. SALARY LOAN DRAW DOWN

- 11.1 Only active account is eligible for loan draw down. The account with status frozen, credit block, dormant, or closed won't be permitted to a loan draw down. You are therefore advised to reactivate the account before the loan draw down.
- 11.2 The Bank will disburse the loan into your salary account upon the following conditions are met:
 - You are eligible for the loan as stated in our specific terms of the product

- You have accepted and agreed to be bound by this terms and conditions and
- You have confirmed taking the salary loan via mobile app by providing a correct authentication.

11.3 Loan drawdown can be made anytime by you provided that you are eligible.

11.4 The Bank will verify your eligibilities before we allow you to drawdown the loan. Despite your eligibility, you may not be able to draw down the loan if the salary transaction or other type of transaction similar in nature to the salary transaction credited to your account is made by more than one employer.

12. SALARY LOAN TENOR, INTEREST RATE, AND LOAN AMOUNT

12.1 The Bank has set the maximum tenor for salary loan as described in the specific product terms. You may not request the loan tenor larger than what is specified by the Bank.

12.2 You may also find the interest rate as specified in our product terms and condition.

12.3 If you are eligible for salary loan facility, the loan amount you can borrow will be automatically calculated by the Bank. You may choose other loan amount rather than the approved amount, but it shall not exceed the loan amount approved by the Bank.

12.4 The approved loan amount is calculated by using the average salary amount paid into your account within the stipulated time specified by the Bank and multiplied by the maximum salary percentage as defined by the Bank from time to time.

12.5 The loan interest will be accrued daily and calculated based on 360 days basis.

13. SALARY LOAN SECURITY

13.1 The salary loan offered to you does not require you to pledge any collateral with the Bank. The Bank considers the salary paid into your account as a collateral. Therefore, some or all of your salary amount will be blocked immediately to cover the coming installment depending on the amount of loan installment you will be paying.

13.2 The Bank will block only the salary transaction paid into your account for the purpose of salary except the type of credit transaction made into your account is similar in nature to the salary credited into your account. Such type of transaction includes annual bonus, overtime pay, festive bonus...etc. Other type of credit transaction like cash deposit or transfer in will not be blocked except you have any amount due to the Bank.

13.3 Your salary may be blocked for two payments at the same time i.e. for the amount due and for the incoming installment. This happens because you didn't pay the installment last month and the day your salary is credited into your account falls within the time you will be paying the incoming monthly installment. For example: Your salary is normally paid on 15th and you will be paying your loan installment every 5th of the month. Your salary this month is delayed and paid on 6th next month, so your salary will be blocked to pay (i) the amount due from last month and (ii) the incoming installment which you will be paying this month.

14. LOAN REPAYMENT

14.1 Your first loan installment date will be automatically set on 5th of the month if you are requesting for a loan from 1st to 4th of the month; however, if you are requesting for loan on or after 5th of the month, your first installment date will start from 5th of next month.

14.2 Loan payments shall be in equal monthly principal (EMP), where principal and interest will be levied.

14.3 The loan principal and interest shall be fully paid at the end of the loan tenor. Borrower may choose to settle the loan before maturity via ABA Mobile App.

14.4 Interest shall be calculated from the date of disbursement of the loan till the date loan is fully repaid.

14.5 The due date of loan installment will be on 5th of each month.

14.6 If you have any installment to be paid on 5th of each month, some or all of your salary credited into your account will be blocked immediately. The amount blocked in your account is the installment amount, which you will be paying at 5th of the month. The amount blocked in your account may also be derived from the installment due from the previous month if any.

14.7 You are advised to maintain adequate account balance at all times for settlement of your monthly salary loan installment, failing which the payment for loan will become due and you may incur some charges and penalty as defined in the specific product terms and conditions.

15. LATE PAYMENT

- 15.1 Late payment may occur in the following situations
- Your employer delays salary payment or
 - Your salary has been deducted by your employer because you had financial obligations with your employer.
 - You have officially resigned from the Company
 - You are on leave without payment
 - You are not paid due to other undefined situations
- 15.2 If your salary is paid late, your salary may be used to cover 2 payments at the same time as below:
- Your installment due from previous month
 - Your coming installment in the current month
- 15.3 The Bank will deduct the repayment following the priority below:
- i) Penalty Interest
 - ii) Due Interest
 - iii) Due Principal
 - iv) Regular Interest
 - v) Principal
- 15.4 Bank will communicate to you as soon as your late payment has reached the Bank's threshold. The Bank may conduct site visit to your residential address to discuss about your intention and activities to rectify the repayments. If the Bank cannot reach you by the contact details you provided us, we may reach out to your employer and/or your relatives to understand your whereabouts. The Bank will incur some costs during our attempt to reach out to you and this cost will be charged to your account at our own discretion.
- 15.5 You are obliged to ensure a sufficient balance is maintained in your account to settle the incoming installment and/or other due you may have despite any late payment by your employer. Paying the loan late may impact your credit record at the Credit Bureau. You may also incur additional charges and penalty.

16. REQUESTING ADDITIONAL SALARY LOAN

- 16.1 You may request for additional loan using the channel introduced by the Bank from time to time in the following situation:
- Your salary increases
 - You have paid some of the loan principal
 - The additional loan amount is larger than the minimum loan amount defined by the Bank.
- 16.2 Interest rate charged to your new additional loan may be different from the interest the Bank currently charges you on the existing salary loan. You may refer to the specific product terms and conditions for more information.
- 16.3 The additional loan does not require you to set the same loan conditions as the loan you currently have with the Bank. You may choose to have different tenor depending on your need.

17. DUE INSTALLMENT

- 17.1 If you have any installment due, Bank will block any amount in your account to settle the amount due. Any credit transaction into your account is subject to a block for such settlement. If the credit transaction amount is larger than the installment due, only the due amount will be blocked and you will be able to use the remaining. If the credit transaction is smaller than the amount due, all of amount will be blocked and you won't have the remaining.

18. TERMINATION OF THE SERVICE

- 18.1 The service may be terminated by you and by the Bank.
- 18.2 You may cancel the service by repaying all the salary loan with the Bank; the Bank may also cancel the service by notify the same to you. Likewise, when your employer cancels the MOU with the Bank, the Bank may also cancel the service offered to you.

- 18.3 When the service is terminated either by the employer, by the Bank or by you, the Bank requires you to settle the loan with us immediately although schedule to terminate the service will happen in the future or whether or not your employer has informed you about such cancellation prior to submission of the MOU cancellation request to the Bank.
- 18.4 When the Bank recalls your loan, the Bank will immediately settle the loan you currently have with us. If you have sufficient balance in your account, we will settle all your loan outstanding and your loan with us is considered as "Settled". On the contrary, if you don't have any sufficient balance in your account, we will debit any available balance in the account to partially settle the loan and then we will block the repayment amount, which is equivalent to the total loan principal plus interest, on the day the recall is made. However, you need to notice that the amount block on the day of the loan recall is not the total repayment amount you will be paying to settle the loan(s); the total repayment amount will increase as a result of the daily interest accrual on the loan amount you have with the Bank.
- 18.5 You may settle your loan by crediting some money into your account immediately so that the Bank will settle your loan at the end of the day or you may wait for the salary day when the Bank will deduct all the loan amount owed by you from your account automatically. However, we recommend that you deposit the repayment amount immediately so that you could save some interests to be paid back to the Bank.
- 18.6 Once your loan is recalled, you will not be allowed to request any additional loan from the Bank for 3 months from the day your loan was recalled.

19. SEPARATION FROM THE EMPLOYER

- 19.1 When you resign from your current employer or retire or is no longer the employee of the Company, your employer will notify the same to the Bank. The Bank will treat this as automatic cancellation or termination of the salary loan service by you. Therefore, the Bank will immediately require you to settle the loan you have with the Bank as soon as we receive such notification from your employer. In this circumstance, you must act immediately to settle all the facilities you have with the Bank despite your obligations to pay the monthly installment.
- 19.2 If you have sufficient balance, the Bank will deduct the total repayment amount from your account immediately. If your account does not have any sufficient balance during the settlement by the Bank, you may deposit such amount into your account and the Bank will afterward settle your loan by debiting from your account.
- 19.3 The Bank recommend that you credit your account as soon as possible to settle the loan you are having with the Bank as you will save some money from the daily accrual of interest of the loan you are having with the Bank.
- 19.4 The Bank at its sole discretion may use the right of set off as stated in this terms and conditions to withdraw from any of your account the amount due by you to the Bank to honor the settlement of your salary loan including but not limited to loan installment amount, due charge, penalty interest or other applicable fees.

20. DEFAULT PROVISION AND ITS REMEDY

- 20.1 The following events shall constitute events of default:
- You fail to pay any amount due by 3 consecutive months; and
 - Any one of your loan facilities is classified as other than Normal.
 - You fail to perform any obligation or undertaking under this term and condition or any other Agreements where you are involved as a counterparty.
- 20.2 Upon the occurrence of any event of default, the Bank, at its sole discretion, may declare that you are in default under this term and condition and the Bank may, in addition to any remedies provided by applicable laws, elect to:
- Request you to make immediate repayment, in whole or in part, of the Loan and payment of all interest accrued hereunder as of the date of such default until such payment is received by the Bank;
 - Claim other of your assets to demand for full debt settlement
 - Revise your existing loan's interest rate
 - Report your personal details to the Credit Bureau of Cambodia
 - Begin legal proceeding against you in the Court of Cambodia.
- 20.3 As a result of such, you will be required by law to repay the loan and bear any cost and damages which the Bank may incur. Such cost and damages include but not limited to legal cost, claims, demands, losses, harms

(including direct or indirect or consequential), expenses, charges, taxes, penalties, and legal costs and any other liabilities of whatsoever nature.

21. RIGHT TO SET OFF

- 21.1 We may at any time, without prejudice to any other rights which we may have, and without prior notice or demand for payment, combine, consolidate, or merge all or any of your Accounts (wherever situate). We may retain, apply, or set off any money, deposits or balances held in, or standing to the credit of, any Account in any currency towards the satisfaction of any obligations due from you to us or our member whether such obligations be present or future, actual or contingent, primary, or collateral, and several or joint.
- 21.2 For the purposes of this paragraph or in satisfaction of any obligations due from you to us and/or any of our member, we may use the currency conversions at such times or rates as we may think reasonable and may affect such transfers between any Accounts as we consider necessary.
- 21.3 You agree to grant us a lien over the Accounts you hold with us in order to secure any and all obligations.

22. LIABILITY AND INDEMNITY

- 22.1 You acknowledge and agree to indemnify the Bank, its employees, agents, representatives, and nominees on a full indemnity basis from and against all actions, claims, proceedings, demands, losses, damages, harms (including direct, indirect, or consequential) costs, expenses, charges, taxes, penalties and legal costs and any other liabilities of whatsoever nature which the Bank may incur or suffer by reason of:
- a) Your using of the service and fail to perform your obligations under this and other terms and conditions
 - b) You are negligent toward your obligations as set out in this terms and conditions.

23. NON-WAIVER OF RIGHT

- 23.1 No failure, omission, or delay on the part of ABA Bank in exercising any of its rights or remedies under this Agreement shall operate as a waiver thereof. Neither shall any single or partial exercise thereof or the exercise of any other privilege, right or remedy be likewise deemed as a waiver of the other rights not so exercised. No modification or waiver of any provision shall in any event be effective unless the same shall be in writing and such waiver of consent shall be effective only in the specific instance and for the purpose for which consent was given.

24. BANK CHARGES

- 24.1 From time to time, the Bank may at its discretion revise fee and charges related to the service you are using. If you are the current user of the service, we will notify you in advance by any one of the Bank's communications channels such as its website. You are deemed to have accepted the new revised fee and charges if you continue using the service. To avoid such charge, you shall stop using the service or communicate to the Bank for resolution if any.

25. MISCELLANEOUS

- 25.1 The Terms & Conditions shall apply in full and in addition to all Other Terms and Conditions applicable to the Customer in connection with its services and facilities from the Bank. The provision of all services and facilities offered by the Bank is subject to the Customer's acceptance of all related terms and conditions. Non-acceptance or breach of the Terms & Conditions shall result in the immediate withdrawal of such services or facilities.
- 25.2 By subscribing for the service whether in a paper-based or electronic form, the Customer confirms that all information provided by them is true, accurate and up-to-date and the Customer has read, understood, and agreed to be bound by the Terms & Conditions respectively. The application process is an integral part of the Terms & Conditions. The Bank may, at any time, request any additional information as reasonably necessary and the Customer shall promptly comply with any such requests.
- 25.3 The Bank expressly reserves the right from time to time, at its absolute discretion, to amend these Terms & Conditions and modify any information issued about the service. You must periodically review these Terms & Conditions and information issued about the service. Your continuous usage of the service shall be deemed that you have agreed and accepted the Terms & Conditions and any of its amendments and modifications thereto.
- 25.4 If, at any time, any provision of these Terms & Conditions is or becomes illegal, invalid, or unenforceable in any aspect, neither its legality, validity nor enforceability of the remaining provisions shall in any way be affected or impaired by the same.

- 25.5 The service should be used in good faith and in accordance with the Terms & Conditions.
- 25.6 Any breach of these Terms & Conditions by you may, at the Bank's absolute discretion, result in the immediate termination of the service.
- 25.7 Any information given by the Customer will be deemed to be correct and the Bank will be entitled to use it without any obligation to verify such information for security, administration, or any other purposes. Such information will, upon submission, become the Bank's property.
- 25.8 Notwithstanding anything to the contrary in the Terms & Conditions, the Bank shall at all times be obliged to comply with all rules and regulations of any applicable governing authority, including but not limited to the National Bank of Cambodia.

26. LANGUAGE

- 26.1 This Terms & Conditions is available in Khmer and English. In the event of any discrepancy between the two texts which results in a legal dispute, the Khmer language shall prevail.

27. GOVERNING LAW AND JURISDICTION

- 27.1 This Terms & Conditions shall be governed by and construed in accordance with Cambodia laws. Any dispute arising from these Terms & Conditions shall be subject to the exclusive jurisdiction of the Courts of Cambodia.

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