

**ANNOUNCEMENT**

About: New Fixed Deposit Interest Rate

To: Branches under Sacombank Cambodia

- Pursuant to Proposal about New Fixed Deposit Interest Rate No.: 067./2025/TT-KD, dated on 22./12./2025 approved by General Director of SC;
- Pursuant to current business activities of SC,

To ensure continued growth and the achievement of mobilization targets, the General Director of Sacombank Cambodia is pleased to announce the New Fixed Deposit Interest Rates at SC for both KHR and USD, applicable to individual and corporate customers, with details as follows:

## I. Table of Fixed Deposit interest rate (% p.a):

## 1. KHR for Individual customer:

Term (months)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	2.50%	2.50%	-	2.50%	Non term
2	2.70%	2.70%	-	2.69%	Non term
3	3.75%	3.74%	3.75%	3.73%	3.65%
6	4.30%	4.26%	4.28%	4.25%	4.20%
9	4.75%	4.68%	4.69%	4.67%	4.65%
12	5.30%	5.17%	5.20%	5.16%	5.20%
13	5.50%	5.35%	-	5.34%	5.40%
15	5.60%	5.42%	5.45%	5.41%	5.50%
18	5.60%	5.39%	5.41%	5.37%	5.50%
24	5.60%	5.31%	5.34%	5.30%	5.50%
36	5.75%	5.31%	5.33%	5.29%	5.65%
48	5.75%	5.17%	5.19%	5.16%	5.65%
60	5.75%	5.04%	5.06%	5.03%	5.65%

2. USD for Individual customer:

Term (months)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	2.00%	2.00%	-	2.00%	Non term
2	2.20%	2.20%	-	2.20%	Non term
3	3.25%	3.24%	3.25%	3.24%	3.15%
6	3.80%	3.77%	3.78%	3.76%	3.70%
9	4.25%	4.19%	4.21%	4.18%	4.15%
12	4.80%	4.70%	4.72%	4.69%	4.70%
13	5.00%	4.88%	-	4.87%	4.90%
15	5.10%	4.95%	4.97%	4.94%	5.00%
18	5.10%	4.92%	4.94%	4.91%	5.00%
24	5.10%	4.86%	4.88%	4.85%	5.00%
36	5.25%	4.88%	4.90%	4.87%	5.15%
48	5.25%	4.76%	4.78%	4.75%	5.15%
60	5.25%	4.65%	4.67%	4.64%	5.15%

3. KHR for Corporate customer:

Term (month)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	2.00%	2.00%	-	2.00%	N/A
2	2.20%	2.20%	-	2.20%	N/A
3	3.25%	3.24%	3.25%	3.24%	N/A
6	3.80%	3.77%	3.78%	3.76%	N/A
9	4.25%	4.19%	4.21%	4.18%	N/A
12	5.00%	4.89%	4.91%	4.88%	N/A
13	5.30%	5.16%	-	5.15%	N/A
15	5.30%	5.14%	5.16%	5.13%	N/A
18	5.30%	5.11%	5.13%	5.10%	N/A
24	5.30%	5.04%	5.07%	5.03%	N/A
36	5.50%	5.09%	5.11%	5.08%	N/A
48	5.50%	4.97%	4.99%	4.95%	N/A
60	5.50%	4.84%	4.86%	4.84%	N/A

*Handwritten signatures and initials in blue ink.*

4. USD for Corporate customer:

Term (month)	Maturity	Monthly	Quarterly	Prepaid	Flexi
1	1.50%	1.50%	-	1.50%	N/A
2	1.70%	1.70%	-	1.70%	N/A
3	2.75%	2.74%	2.75%	2.74%	N/A
6	3.30%	3.28%	3.29%	3.27%	N/A
9	3.75%	3.70%	3.72%	3.70%	N/A
12	<b>4.30%</b>	<b>4.22%</b>	<b>4.23%</b>	<b>4.21%</b>	N/A
13	4.50%	4.40%	-	4.39%	N/A
15	4.60%	4.48%	4.50%	4.47%	N/A
18	4.60%	4.45%	4.47%	4.45%	N/A
24	4.60%	4.41%	4.42%	4.40%	N/A
36	4.75%	4.44%	4.46%	4.43%	N/A
48	4.75%	4.35%	4.36%	4.34%	N/A
60	4.75%	4.25%	4.27%	4.25%	N/A

II. Table of Fixed Deposit interest rate for Individual customer (%p.a) on Online (SC mBanking):

1. KHR:

Term (month)	Maturity	Monthly	Quarterly
1	2.60%	N/A	N/A
2	2.80%	N/A	N/A
3	3.85%	N/A	N/A
6	4.40%	N/A	N/A
9	4.85%	N/A	N/A
12	<b>5.40%</b>	N/A	N/A
13	5.60%	N/A	N/A
15	5.70%	N/A	N/A
18	5.70%	N/A	N/A
24	5.70%	N/A	N/A
36	5.85%	N/A	N/A
48	5.85%	N/A	N/A
60	5.85%	N/A	N/A

*Handwritten signature and initials in blue ink.*

2. USD:

Term (month)	Maturity	Monthly	Quarterly
1	2.10%	N/A	N/A
2	2.30%	N/A	N/A
3	3.35%	N/A	N/A
6	3.90%	N/A	N/A
9	4.35%	N/A	N/A
<b>12</b>	<b>4.90%</b>	N/A	N/A
13	5.10%	N/A	N/A
15	5.20%	N/A	N/A
18	5.20%	N/A	N/A
24	5.20%	N/A	N/A
36	5.35%	N/A	N/A
48	5.35%	N/A	N/A
60	5.35%	N/A	N/A

III. Table of both KHR and USD currency of Future Deposit interest rate for individual customer (% p.a):

Term (Year)	KHR	USD
	Maturity	Maturity
1	5.00%	4.50%
2	5.20%	4.70%
3	5.40%	4.90%
4	5.60%	5.10%
5	6.00%	5.50%
6	6.20%	5.70%
7	6.25%	5.75%
8	6.30%	5.80%
9	6.35%	5.85%
10	6.40%	5.90%
11	6.45%	5.95%
12	6.50%	6.00%
13	6.60%	6.10%
14	6.70%	6.20%
15	6.80%	6.30%

- Scope of application: All Sacombank Cambodia system.
- Customer target: All Individual and Corporate customers.
- Effective from 28/12/2025 until further notice.
- This new interest rate will replace all previous announcements as below:
  - No.047A/2022/AN-SC, dated on 18/11/2022.
  - No.048/2022/AN-SC, dated on 21/11/2022.
  - No.031/2023/TB-P.KD, dated on 18/08/2023. 

SACOMBANK (CAMBODIA) PLC.  
GENERAL DIRECTOR



  
PHUNG THAI PHUNG

Recipients:  
 - As above "to implement"  
 - BOMs of SC "as cc and to direct"  
 Filing at: Operation Division