

LIMITED OFFER! Pay up to three years' school fees and SAVE!





Pay your Footprints International School fees in affordable monthly instalments with **ADVANCE**.

Choose an ADVANCE personal loan from BRED Bank Cambodia and you could pay up to THREE YEARS' school fees up front while enjoying a huge discount on the cost and benefiting from affordable monthly payments.

Borrow up to \$15,000

Whether you want to pay for one, two or three years, you'll **qualify for a significant discount** on the cost of tuition fees. Take a look at the table below to see how much you could save! Better still, if you commit for three years, you could borrow at a rate of just 10.5% - making your monthly repayments even more affordable.

It's **quick and easy to set up** and **no collateral** is required – and, best of all, you can **lock in school fees at today's rates** for up to three full school years, protecting yourself against possible future increases!

> Apply for ADVANCE today or get further details by calling **+855 95 555 873** or **+855 99 222 405** or email **advance@bredcambodia.com**



Typical example

Sokleap is just about to go into Grade 2 at Footprints International School. She's happy there and doing well so her parents decide to pay three years' tuition fees up front with a School Fee ADVANCE from BRED Bank Cambodia.

Fee Schedule	Full fee	Discount	Saving	Discounted fee	Total
Year 1	\$5,106	10%	\$510	\$4,596	
Year 2	\$5,106	15%	\$766	\$4,340	
Year 3	\$5,106	20%	\$1,020	\$4,086	
Total cost of tuition fees	\$15,318			\$13,022	\$13,022
Total amount borrowed					\$13,022
Loan arrangement fee (1%)					\$130
Monthly repayment					\$423.25
Total interest					\$2,215
Total cost of credit					\$15,367

Terms and conditions apply. Maximum School Fee ADVANCE of \$15,000. Loan available on tuition fees only. Early repayment fees apply.

DOCUMENTS REQUIRED FOR LOAN PROCESSING

Cambodian Resident

Employee	Business Owner (Self-employed)		
ID card / Valid Passport; and	ID Card / Valid Passport; and		
Family Book / Residence Book/ Rental Agreement	Family Book / Resident Book/ Rental Agreement		
Employment Contract/ Confirmation Letter	Business License / Patent / Confirm Letter from local authority (if applicable)		
Latest pay slips 3-6 months; or Latest 3-6 months Bank Statement if applicable	Income statement / Invoices / Notebook / Acknowledgement Excel		
	Rental Contract (if applicable)		
	Latest 3-6 months Bank Statement		

DOCUMENTS REQUIRED FOR LOAN PROCESSING

Foreign Resident

In addition to the above list, below are the additional requirements and not limited to for foreign customers:

• Valid 6 months visa

• Earn regular income and plan to stay on a medium to long-term in Cambodia



The smarter way to bank.

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