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PERSONAL BANKING

Pay school fees the easy way



- Pay full-year fees up front
- Repay in 12 affordable instalments

BRED BANK CAMBODIA | ADVANCE

Pay up-front, spread the cost

School Fee ADVANCE is a special type of personal loan from BRED Bank Cambodia that makes it easy to pay for your child's education in monthly instalments.

✓ **Straightforward application process with a quick decision.**

✓ **Pay all school fees up-front, repay in 12 monthly instalments.**

✓ **No collateral required, no loan processing fees.**

We'll take care of everything

You can even include lunch fees and other expenses in the total amount you borrow and, once the full amount is agreed and your loan is approved, we'll pay your child's school direct. That often means that you'll qualify for 'early-bird' or full-payment discounts, saving you even more money!

How does it work?

Sokleap attends an international primary school in Phnom Penh. While she's an excellent student and her parents want her to have the best education possible, it can be difficult to save all the money required to pay the full fee at the start of the school year. So, they choose School Fee ADVANCE to make it easy to budget over 12 months. As a bonus, they also receive a discount from the school for paying the full fee up front.



Full year's school fees:	$5,000
Less 10% early-bird discount:	$500
School Fee ADVANCE required:	**$4,500**
Monthly instalment cost:	$413 (12 months)
Total cost of credit:	**$4,956**

Terms and conditions apply. Credit subject to approval. Typical interest rate 18%. Actual monthly cost calculated at date of disbursement.

How to apply

Our application process is quick and completely confidential. When you complete your application form, you'll also need to supply the documentation listed below.

DOCUMENTS REQUIRED FOR LOAN PROCESSING
Cambodian Resident

Employee
ID card / Valid Passport; and
Family Book / Residence Book/ Rental Agreement
Employment Contract/ Confirmation Letter
Latest pay slips 3-6 months; or
Latest 3-6 months Bank Statement if applicable

Business Owner (Self-employed)
ID Card / Valid Passport; and
Family Book / Resident Book/ Rental Agreement
Business License / Patent / Confirm Letter from local authority (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

A bank you can trust

BRED Bank Cambodia is the Kingdom's only European bank. We're part of BRED Group, the second-largest banking operation in France with more than a million customers worldwide, which has been helping families to achieve their financial goals for over 100 years.

Since our launch in 2017, the bank has grown rapidly and now has a network of 15 branches in Phnom Penh, Siem Reap, Battambang and Kampong Cham offering customers the highest standards in security and personal service alongside access to state-of-the-art digital banking.

Apply for School Fee **ADVANCE** today

Call now or **Email now**

Alternatively, speak to a member of our team.

Follow us for more on:

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