



KINGDOM OF CAMBODIA
NATION RELIGION KING

NATIONAL BANK OF CAMBODIA

Number..... B7- 013 - 122 - Prokor

Unofficial Translation

PRAKAS
ON
FEEES FOR BANKING AND FINANCIAL INSTITUTIONS

The Governor of the National Bank of Cambodia

- With reference to the Constitution of the Kingdom of Cambodia;
- With reference to the Royal Decree NS/RKT/0412/337 of April 17, 2012 on the reappointment of His Excellency Chea Chanto as Governor General of the National Bank of Cambodia, equivalent to Senior Minister;
- With reference to the Royal Kram NS/RKM/0196/27 of January 26, 1996 promulgating the Law on Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1206/036 of December 29, 2006 promulgating the Law on the Amendment of article 14 and 57 of Organization and Function of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1199/13 of November 18, 1999 promulgating the Law on Banking and Financial Institutions;
- With reference to the Royal Kram CS/RKM/0897/03 of August 22, 1997 promulgating the Law on Foreign Exchange;
- With reference to the Royal Kram NS/RKM/0609/008 of June 20, 2009 promulgating the Law on Financial Lease;
- With reference to Prakas N^o B1-010-194 Prokor dated 26 November 2010 on the amendment of Article 3, Article 4, Article 5, Article 12 and Article 13 of Prakas on Organization Structure of the National Bank of Cambodia and all departments of the National Bank of Cambodia;
- Pursuant to the recommendation made by National Bank of Cambodia Management meeting 23 May 2013.

Decides

Article 1:

The purpose of this Prakas is to determine license fee, letter of approval fee, information fee, processing fee, amendment fee for the Memorandum and Article of Association, share transfer fee, fee for capital increase and capital decrease for the banking and financial institutions hereby refer to "Institution".

Article 2:

Technical terms set out in this Prakas as follows:

- Head office and branch of foreign bank is the centralized office of the institution registered with the Ministry of Commerce and licensed by the National Bank of Cambodia.
- Capital city, provincial and city branch is the office operated in the capital city, province or city, and licensed by the National Bank of Cambodia.
- District branch is the office operated in district, and licensed by the National Bank of Cambodia.
- Sub branch of Capital city, provincial and city is the office of foreign institution operated in capital city, province and city, under control of the centralized office in the Kingdom of Cambodia and licensed by the National Bank of Cambodia.
- Service post is the office which activities involved with the information, relationship or representative of institution in city, district, and village, and licensed by the National Bank of Cambodia. This service post shall not conduct any banking operations.

Article 3:

Foreign bank branch shall pay annual license fees as follows:

- | | |
|---|-----------------|
| 1. Foreign Commercial bank branch | |
| a. Branch | KHR 150 million |
| b. From 1 st -7 th capital city, provincial and city sub branches for each sub branch | KHR 100 million |
| c. From 8 th capital city, provincial and city sub branch for each sub branch | KHR 40 million |
| 2. Foreign Specialized bank branch | |
| a. Branch | KHR 70 million |
| b. From 1 st -7 th capital city, provincial and city sub branches for each sub branch | KHR 40 million |
| c. From 8 th capital city, provincial and city sub branch for each sub branch | KHR 20 million |

Foreign bank branch shall not allow setting up district branch and service post.

Article 4:

The institution shall pay annual license fees as follows:

- | | |
|---|-----------------|
| 1. Commercial bank | |
| a. Head office | KHR 150 million |
| b. From 1 st -7 th capital city, provincial and city branches for each branch | KHR 100 million |
| c. From 8 th capital city, provincial and city branch for each branch | KHR 40 million |
| d. District branch for each branch | KHR 10 million |
| e. Service post | KHR 1 million |
| 2. Representative office of foreign bank | KHR 100 million |

3. Specialized bank:	
a. Head office	KHR 70 million
b. From 1 st -7 th capital city, provincial and city branches for each branch	KHR 40 million
c. From 8 th capital city, provincial and city branch for each branch	KHR 20 million
d. District branch for each branch	KHR 5 million
e. Service post	KHR 0.5 million
4. Microfinance Deposit Taking Institution (MDI):	
a. Head office	KHR 70 million
b. From 1 st -7 th capital city, provincial and city branches for each branch	KHR 40 million
c. From 8 th capital city, provincial and city branch for each branch	KHR 20 million
d. District branch for each branch	KHR 5 million
e. Service post	KHR 0.5 million
5. Microfinance Institution (MFI):	
a. Head office	KHR 20 million
b. From 1 st -7 th capital city, provincial and city branches for each branch	KHR 5 million
c. From 8 th capital city, provincial and city branch for each branch	KHR 1 million
d. District branch for each branch	KHR 0.5 million
e. Service post	KHR 0.2 million
6. Financial Leasing Company:	
a. Head office	KHR 20 million
b. Financial leasing company branch	KHR 5 million
7. Credit Bureau	KHR 40 million
8. Money Changer	
a. Head office	KHR 10 million
b. Branch	KHR 1 million
9. Authorized Letter for Money Changer	KHR 0.2 million
10. External Audit	KHR 20 million
11. Third Party Processor	KHR 20 million

Article 5:

The annual license fees shall be paid before 15th of January.

The licensed institution or authorized letter business shall pay yearly license fees as follows:

- In the first quarter : shall pay license fee in full
- In the second quarter : shall pay three quarters of license fee
- In the third quarter : shall pay two quarters of license fee
- In the fourth quarter : shall pay a quarter of license fee

Article 6:

Any information and processing fee related to licensing and authorized letter procedures shall be paid in advance as follows:

1. Commercial Bank, Foreign Bank Branch, Representative Office, and Specialized Bank:

a. Information fee	KHR 1 million
b. Processing fee	KHR 5 million
2. MDI, MFI and Financial Leasing Company:	
a. Information fee	KHR 0.5 million
b. Processing fee	KHR 2.5 million
3. Money Changer:	
a. Processing fee for license	KHR 0.2 million
b. Processing fee for authorized letter	KHR 0.1 million
4. External Audit:	
a. Information fee	KHR 0.5 million
b. Processing fee	KHR 4 million
5. Third Party Processor:	
a. Information fee	KHR 0.5 million
b. Processing fee	KHR 2 million

Article 7:

The institution shall pay in advance the processing fee for setting up capital city, provincial and city branch and sub-branch as stated in Article 6 of this Prakas.

Article 8:

The institution shall pay amendment fee for the Memorandum and Article of Association as follows:

1) Commercial Bank	
– For one page	KHR 2 million
2) Specialized Bank	
– For one page	KHR 1.5 million
3) MDI	
– For one page	KHR 1 million
4) MFI	
– For one page	KHR 0.5 million
5) Financial Leasing Company	
– For one page	KHR 0.5 million

Article 9:

Any request for change in license is subject to pay fee of KHR 2 million.

Article 10:

Any request for certified letter for license, capital and shareholder is subject to pay fee of KHR 1 million for each letter except relevant authorities.

Article 11:

Any transfer of share of the institution, the transferor shall pay transfer fee of zero point five percent (0.5%) of face value of the share transfer.

Article 12:

Any capital increase of the institution, the increased party shall pay fee of zero point zero three percent (0.03%) of the amount increased.

Article 13:

Any capital decrease of the institution, the decreased party shall pay fee of one percent (1%) of the amount decreased.

Article 14:

Failure to comply with any of the provisions in this present Prakas, the institution is subject to sanctions and penalties in accordance with existing Laws.

Article 15:

Any other provisions contrary to this Prakas are hereby repealed.

Article 16:

The General Secretariat, the General Directorate of Supervision, the Technical General Directorate, the General Inspection, the General Cashier, all departments of the National Bank of Cambodia, and all Banking and Financial Institutions under the National Bank of Cambodia's supervisory authority shall strictly implement this Prakas.

Article 17:

This Prakas shall have effect from the signing date.

Phnom Penh, 30 May, 2013

Governor

Signed and sealed: **Chea Chanto**

Cc:

- All members of the Board of Directors
- As stated in article 16 " for implementation "
- Files - archives

- The Board of Directors
- Council of Minister
"for information"
- Administrative Department of CM
"for publication in the National Gazette"