

Prakas  
on  
Overseas Fund Transfer of Banks and Financial Institutions  
through the National Bank of Cambodia  
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The Governor of the National Bank of Cambodia

- With reference to the Constitution of the Kingdom of Cambodia;
- With reference to the Royal Degree NS/RKT/0412/337, dated 17 April 2012 on the reappointment of His Excellency Chea Chanto, as Governor of the National Bank of Cambodia, as equivalent to Senior Minister;
- With reference to the Royal Kram NS/RKM/0196/27, dated 26 January 1996 promulgating the Law on the Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Kram NS/RKM/1206/036, dated 29 December 2006 promulgating the amendment of article 14 and 57 of the Law on the Organization and Conduct of the National Bank of Cambodia;
- With reference to the Royal Degree CS/RKM/0897/03, dated 22 August 1997 promulgating the Law on Foreign Exchange;
- With reference to the Royal Kram NS/RKM/1199/13, dated 18 November 1999 promulgating the Law on Banking and Financial Institutions;
- With reference to the Prakas B1.010.194 Pro.Kor dated 26 November 2010 on the amendment of Article.3, Article.4, Article.5, Article12 and Article13 of Prakas on Structures of the National Bank of Cambodia and roles, functions of the diverse entities under supervisory authority;
- Pursuant to the agreement reached at the meeting of the senior officials of the National Bank of Cambodia on February 03, 2014.

Decides

Article1.~

The purpose of this Prakas is to define the procedures and fee on overseas fund transfer for bank and Financial Institutions through the National Bank of Cambodia (NBC).

Article2.~

This Prakas is applied to Banks and Financial Institutions licensed by the NBC.

Article3.~

Banks and Financial institutions can transfer foreign currencies transfer through the NBC.

Article4.~

The NBC will process the fund transfer with the following schedule:

- Application submitted before 11:00AM, the documents for the fund transfer will be processed on the same day as the application is submitted.
- Application submitted after 11:00 AM, the documents for the fund transfer will be processed on the next working.

Article5.~

In case that fund is transferred to the same beneficiary bank, its amount can be as much as its actual transactions and its value date would be as follow:

- The amount of fund is less than KHR 80 billion or equivalent, its value date would be one day after the current account has been debited (t+1).
- The amount of fund is greater than KHR 80 billion or equivalent, its value date would be two days after the current account has been debited (t+2).

Article 6.~

The supporting documents which shall be submitted to the National Bank of Cambodia are as follow:

- Payment order for Overseas Fund Transfer (Appendix1)
- Domestic sources and use of fund (Appendix2), and
- Relevant documents if they are deemed necessary

Article 7.~

The fee for fund transfer will be charged based on the amount of money to be transferred by deducting from the current account of transferring banks and financial institutions opened at National Bank of Cambodia, and determined as following:

- A. For inward transfer
  - 0.12 % of the fund transfer
  - Minimum KHR 30,000 or equivalent
  - Maximum KRH 9,000,000 or equivalent
- B. For outward
  - 0.12 % of the fund transfer
  - Minimum KHR 30,000 or equivalent
  - And SWIFT KHR 120,000 per transaction

Article 8.~

Banking and Financial Institutions will not be allowed to export USD Notes abroad.

Article9.~

The following Prakas and Announcement will be abrogated:

- Prakas No. B.998-411 Prokor, dated August 19, 1998 on the overseas fund transfer of the Commercial Banks though the National Bank of Cambodia.

- Announcement No. B.5.07-186 SCN dated 04 April 2007 on the procedure to overseas fund transfer.
- Announcement No. B.5.08-561 SCN dated 11 June 2008 on Service Charges of the Overseas Fund Transfer through the National Bank of Cambodia.
- Additional Announcement No. 511-0289 SCN, dated 17 October 2011, as well as any content that contrary to the spirit of this Prakas.

Article 10.~

Secretariat General, Technical Directorate General, Bank Supervision Directorate General, Inspection General, Cashier General, Departments and Organizations under the supervisory of National Bank of Cambodia and all bank and financial institutions under the National Bank of Cambodia's supervisory authority shall strictly implement this Prakas.

Article 11.~

This Prakas is effective as of the date of signing.

Phnom Penh dated .....  
Governor



**ឧបសម្ព័ន្ធ ១**

**បញ្ជាផ្ទេរប្រាក់ក្រៅប្រទេស**  
**Oversea Transfer Order**

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- ចំនួនប្រាក់ / Amount: .....
- អ្នកទទួលប្រាក់ / Beneficiary's Name: .....
- លេខគណនី / Account Number: .....
- ធនាគារអ្នកទទួលប្រាក់ / Beneficiary's Bank: .....
- អាសយដ្ឋាន / Address: .....
- Swift Code: .....
- ធនាគារអន្តរការី ឬធនាគារទំនាក់ទំនងរបស់ធនាគារអ្នកទទួលប្រាក់ / Intermediary Bank or Correspondent Bank: .....
- អាសយដ្ឋាន / Address: .....
- Swift Code: .....
- គោលបំណងនៃការទូទាត់ / Purpose of payment: .....
- សូមចុះតំណពន្ធកម្រៃសេវាធនាគារពី / Deduct Bank Charge from:
  - អ្នកផ្ទេរប្រាក់ / Debit from drawer's account
  - អ្នកទទួលបាន / Debit from beneficiary amount

រាជធានីភ្នំពេញ ថ្ងៃទី        ខែ        ឆ្នាំ  
**ធនាគារ**.....



**ឧបសម្ព័ន្ធ ២**

**តារាងប្រភពនិងការប្រើប្រាស់ទុនក្នុងស្រុក**

**Local Source and Use of Fund**

ថ្ងៃទី ខែ ឆ្នាំ

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<b>ការប្រើប្រាស់ទុនក្នុងស្រុក ( Fund Used Locally )</b>	<b>ចំនួនប្រាក់</b>
១.សាច់ប្រាក់ (Cash)	
២.ប្រាក់បញ្ញើនៅធនាគារជាតិនៃកម្ពុជា (Deposits with NBC)	
ដក ប្រាក់កម្ចីចំណាត់ថ្នាក់លើដើមទុន (Minus capital guarantee)	
៣.ប្រាក់បញ្ញើនៅធនាគារក្នុងស្រុក(Deposits with local banks)	
៤.ប្រាក់ឱ្យខ្ចីចុងការនិងបុរេប្រទានសុទ្ធ (Net loans and advances)	
<b>សរុបទុនដែលបានប្រើប្រាស់ I</b>	
<b>ប្រភពទុនក្នុងស្រុក( Fund Collected Locally )</b>	
១.ប្រាក់បញ្ញើទទួលពីអតិថិជនក្នុងស្រុក (Deposits from local customer)	
២.ប្រាក់បញ្ញើរបស់ធនាគារក្នុងស្រុក (Deposits from local bank)	
<b>សរុបប្រភពទុន II</b>	
<b>បម្រែបម្រួល = I - II</b>	
<b>អនុបាត = I / II</b>	

រាជធានីភ្នំពេញ ថ្ងៃទី ខែ ឆ្នាំ

**ធនាគារ**.....