

CBC Newsletter 2023

Issue 07- July



I. Events & Activities Engagement Highlight

CBC Announced Membership with Cambodia Data Exchange (CamDX)

CBC is pleased to announce our membership with Cambodia Data Exchange (CamDX) platform managed by Techo Startup Centre under the Ministry of Economy and Finance. This collaboration with CamDX expresses our commitment to create synergy with another leading national data infrastructure to provide best in class services to our consumers while supporting digital advancements in our country. Integration with CamDX enables us to further strengthen our digital KYC capabilities and offerings.



Industry Mid-Year Review 2023

Mr. Oeur Sothearoath, CEO of CBC, was invited to share his expert insights on finance and banking industry during the "Industry Mid-Year Review 2023" hosted by International Business Chamber of Cambodia (IBC) on 5 July 2023, along with eleven other senior leaders and experts from different sectors on economic outlook in 2023 and beyond.



Memorandum of Understanding as Member of the Asia Credit Reporting Networking

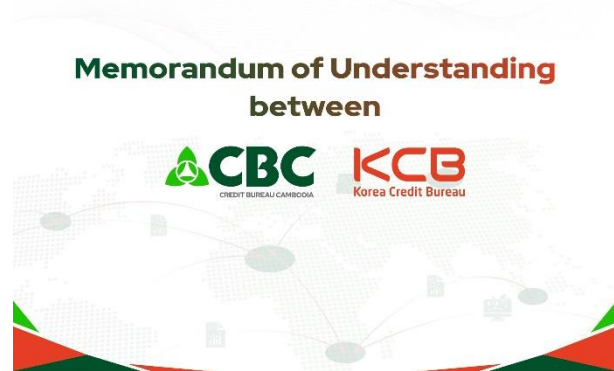
Credit Bureau Cambodia (CBC) signed a Memorandum of Understanding (MoU) to become a member of the Asia Credit Reporting Network (ACRN) on 14 July 2023 with the aim of collaboration to share knowledge and experience among ACRN members during the 4th Asia Credit Reporting Network Conference in Jakarta, Indonesia. Credit Bureau Cambodia is the 10th member of ACRN alongside with Korea Credit Information Service (KCIS, Korea), Joint Credit Information Center (JCIC, Taiwan), National Credit Information Center (CIC, Vietnam), National Credit Bureau (NCB, Thailand), Credit Information Bureau (CIB, Nepal), Credit Information Center (CIC, Japan), Credit

Information Bureau (CRIB, Sri Lanka), Association of Credit Reporting Agencies (ACRA, Malaysia) and Pefindo Credit Bureau (Pefindo, Indonesia).



Memorandum of Understanding between Credit Bureau Cambodia (CBC) and Korea Credit Bureau (KCB)

Credit Bureau Cambodia (CBC) and Korea Credit Bureau (KCB) have signed a Memorandum of Understanding (MoU) to seek potential collaboration in the areas of cross-border credit report sharing between Cambodia and South Korea as well development of innovative solutions and exchange of knowledge to support member financial institutions to harness data-driven decision solutions. This collaboration shall enable both institutions to explore potential opportunities to benefit financial institutions and consumers from both countries.



CBC Member Financial Institutions

CBC is pleased to announce that we have a total of 192-member financial institutions as of June 2023. Our members include 60 commercial banks, 10 specialized banks, 82 microfinance institutions, 5 microfinance deposit taking institutions, 17 leasing companies and 18 rural credit institutions. As the leading financial infrastructure in the Kingdom, we are committed to support the financial industry by enabling credit market transparency and credit risk management.



CBC Book Club Dialogue Session on “Cultivating Good Reading Habits”

H.E. Dr. Sok Siphana, Independent Director of CBC and distinguished leader in the fields of law and policy, joined as a Speaker and shared his insights on “Cultivating Good Reading Habits” with CBC Family at the CBC Book Club Dialogue Session on 26 July 2023. He shared approaches and techniques to build the habit of reading as well as inspiring stories and experiences. The CBC Book Club is a people-centric initiative currently running in its second year under the Employee Innovation Program. It aims to promote the reading habit, idea sharing, and employee engagement within the company.



Congratulation to Her Excellency Dr. Chea Serey on her appointment as The Governor of the National Bank of Cambodia

CBC Family would like to extend our heartiest congratulations to our chairwoman, Her Excellency Dr. Chea Serey on her appointment as The Governor of the National Bank of Cambodia. We wish for your continuous success in the new role.



Congratulation to New appointed Deputy Governors of the National Bank of Cambodia

CBC Family would like to extend our warmest congratulations to His Excellency Rath Sovannorak, Her Excellency Say Sam Ath, His Excellency Yem Leat on their appointment as Deputy Governors of the National Bank of Cambodia. We wish for your continuous success in the new role.



II. Product of the month

Digital Real Estate Appraisal

With our advanced digital solution, Digital Real Estate Appraisal, our member financial institutions can maximize the benefit from property valuation through digital tools for credit decision-making. This tool will enable your institution to reduce the cost of decision-making, reduce time-consumed during assessment and maximize capacity to serve customers more effectively. Reach out to our business team now at bis@creditbureau.com.kh to explore more and get special offer! Your personal credit report is confidential and you should be cautious when sharing it with third parties. Check your personal credit report regularly to monitor and stay sharp on your financial health.





About CBC Mobile

Introducing Our Subscription Plans for Business Owners! Premium Subscription Plan on CBC Mobile allows business owners to track and monitor their credit history and be prepared for future business loans. Both the Premium and Standard subscription plans allow you to easily track and analyse your credit. You'll receive regular updates on credit reports, K-Score, and credit alerts that will help you stay on top of your financial health. Find out more about the plans via CBC mobile app: <https://lnkd.in/dKGYHw4>

គ្រប់គ្រងឥណទានផ្ទាល់ខ្លួន និងអាជីវកម្ម
ជាមួយគម្រោង
របស់កម្មវិធីទូរស័ព្ទដៃស៊ីប៊ីស៊ី

Premium	Standard
<ul style="list-style-type: none"> 6 របាយការណ៍ឥណទាន, ទទួលបានរៀបរយលម្អិត 12 ខែ K-Score, ទទួលបានរៀបរយលម្អិត ផ្តល់ជំនួយវិជ្ជាជីវៈការងារ និងការប្រឹក្សាឥណទាន (លើកលែងតែការប្រឹក្សាស្តីពីឥណទានតែប៉ុណ្ណោះ) ការប្រឹក្សាឥណទាន ការប្រឹក្សាឥណទាន ការប្រឹក្សាឥណទាន ការប្រឹក្សាឥណទាន ការប្រឹក្សាឥណទាន 	<ul style="list-style-type: none"> 4 របាយការណ៍ឥណទាន, ទទួលបានរៀបរយលម្អិត 6 ខែ K-Score, ទទួលបានរៀបរយលម្អិត ផ្តល់ជំនួយវិជ្ជាជីវៈការងារ និងការប្រឹក្សាឥណទាន (លើកលែងតែការប្រឹក្សាស្តីពីឥណទានតែប៉ុណ្ណោះ)

ការទូទាត់តាមរយៈ:

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Dishonored Check

These are some points that you should check before issuing check:

1. Make sure recipient's name and issuer signature are correct
2. Make sure the amount written is correct
3. Make sure your account has enough fund to settlement

*Note: Dishonored check will be recorded in credit report

ត្រូវប្រាកដថា មុននឹងប្រើប្រាស់ប្រាក់ដោយការចេញ មូលប្បទានបត្រ (សៀវភៅ) មុននឹងប្រើប្រាស់

អ្នកគួរពិនិត្យមើលលើចំណុចខាងក្រោមនេះមុនពេលចេញ មូលប្បទានបត្រ

Are you planning to make payment by check? You should check these points below before issuing check

- 1 ត្រូវប្រាកដថា ឈ្មោះអ្នកទទួល និងហត្ថលេខា របស់អ្នកចេញមូលប្បទានបត្រ ត្រូវត្រឹមត្រូវ
Make sure recipient's name and issuer signature are correct
- 2 ត្រូវប្រាកដថា ចំនួនដែលបានសរសេរ មូលប្បទានបត្រ ត្រូវត្រឹមត្រូវ
Make sure the amount written is correct
- 3 ត្រូវប្រាកដថា គណនីរបស់អ្នកមានទុនគ្រប់គ្រាន់ ដើម្បីប្រាក់
Make sure your account has enough fund to settlement

* មូលប្បទានបត្រដែលមិនទាន់ប្រាក់បញ្ចប់នឹងត្រូវ គិតថាជាឥណទាន
Dishonored check will be recorded in credit report

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About Us

CBC is the leading provider of financial information, analytical solutions, and credit reporting services to financial institutions and consumers in the Kingdom of Cambodia. Since 2012, CBC has been assisting customers in managing the risks and rewards of commercial and financial decisions through a range of solutions: Consumer Credit Report, Commercial Credit Report, K-Score, Data Analytics Report, Credit Risk Heat Map, Portfolio Monitoring Service, Portfolio Review Service, and Customized Solutions. CBC serves a member base of more than 192 financial institutions including Commercial Banks, Specialized Banks, Microfinance Deposit Taking Institutions, Micro-Finance Institutions, Leasing Companies and Rural Credit Institutions.

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