

PERSONAL BANKING

Give your child the education they deserve

Manage university costs in affordable monthly instalments



ADVANCE

Pay up-front, spread the cost

For parents all over the world, nothing is more important than making sure their children get the best education possible. We agree. We also recognise it's a huge financial commitment and that's why we created our University Fee ADVANCE solution.

It's a special type of personal loan from BRED Bank Cambodia that makes it easier to build the cost of your child's university education into your monthly budget.

- ✓ **Straightforward application process with a quick decision.**
- ✓ **Borrow to cover tuition, accommodation and other costs, repay in monthly instalments.**
- ✓ **Borrow up to USD 15,000 on an unsecured basis – or more with a secured loan.**

It's easy to apply

Every application for our University Fee ADVANCE is considered on its own merits. Our dedicated team will take all of your requirements into consideration before tailoring the best possible solution to meet your needs and your budget.

[Call now](#)

Typical loan examples

University Fee ADVANCE using a secured personal loan

Sreypich wants to study abroad. To support her ambitions, her parents borrow USD 100,000 secured against their home and repaid over a 7-year period.

| | |
|------------------------|-------------------|
| Amount borrowed: | USD 100,000 |
| 84 monthly repayments: | USD 1,584 |
| Total interest: | USD 33,026 |

Terms and conditions apply. Credit subject to approval. Security required. Tenor up to 15 years. Typical interest rates 8 to 9%. Loan arrangement fees apply.

University Fee ADVANCE using an unsecured personal loan

Molika attends a university in Australia. Her parents pay her tuition fees out of their existing savings but decide to use University Fee ADVANCE to cover the cost of her accommodation.

| | |
|------------------------|------------------|
| Amount borrowed: | USD 12,000 |
| 12 monthly repayments: | USD 1,100 |
| Total interest: | USD 1,202 |

Terms and conditions apply. Credit subject to approval. Typical interest rate 18%. Loan arrangement fees apply.

How to apply

Our application process is quick and completely confidential. Our team can advise on all your options to make sure your University Fee ADVANCE solution meets your precise needs. To complete your application, you'll need to supply the documentation shown 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 |
|--|

[Call now](#)

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 University Fee ADVANCE today

[Call now](#)

or

[Email now](#)

Alternatively, speak to a member of our team.

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