



Specialists in Wealth Management

High-Yield USD Bank Deposits

From Angkor Capital Bank



www.imperiumcapital.com

Fixed Term Deposits (USD)



- **Key Features:**

- Term of between 2 to 5 years
- Minimum investment of \$100,000
- No tax deducted on interest payments
- Interest paid annually to any bank account worldwide
- Monthly placement, on the first working day of every month
- Ability to borrow money using the Term Deposit as collateral, at low interest



Amount (USD)	2 Years	3 Years	4 Years	5 Years
\$100,000+	5.25%	5.50%	6.00%	6.50%
\$200,000+	6.25%	6.50%	7.00%	7.50%
\$300,000+	6.50%	6.75%	7.25%	7.75%
\$400,000+	6.75%	7.00%	7.50%	8.25%
\$500,000+	7.00%	7.25%	7.75%	8.80%

About Angkor Capital Bank



- American owned and operated Specialist Bank, based in Cambodia
- Operates throughout the ASEAN region
- Specialises in secured loans and high-yield deposits
- Licensed and regulated by the National Bank of Cambodia
- Bridge Capital, the Bank's parent company, is a US investment banking company specialising in high-yield secured lending
- Since formation in 1995, the Group has participated in over \$7.5 billion US Dollars of secured real estate lending in the United States and South East Asia
- The Bank deals with corporations, businesses, and high-net-worth individuals and families



Diversified Cash Portfolio



- Investors should diversify a cash portfolio in the same way as an equity/bond/property investment portfolio
- Diversifying a portfolio helps to maximise returns and reduce risk
- Investors place funds into emerging markets for the high returns available – and should take the same approach with banks based in emerging markets
- Perceived risk is sometimes misleading - since 2007, cash depositors have lost an estimated \$20billion placed with financial institutions which had the highest possible credit rating, such as Lehman Brothers, whilst receiving low interest for placing funds there
- Allocating a sensible percentage of funds to a good emerging market Bank results in a higher overall return, with a minimal increase in risk
- Because Cambodia uses USD as a main currency, Angkor Bank depositors can benefit from the high-yield emerging market returns, without the exposure to currency risk

Blended Portfolio Returns



- Portfolio 1: \$10million on deposit

Bank	Deposit Amount	Interest %	Interest Earned
HSBC	\$2,500,000	0.20%	\$5,000
Citibank	\$2,500,000	0.35%	\$8,750
Bank of America	\$2,500,000	0.15%	\$3,750
Standard Chartered	\$2,500,000	0.41%	\$10,250
TOTAL	\$10,000,000		\$27,750

- Portfolio 2: \$10million on deposit, with a 20% allocation to Angkor Capital Bank

Bank	Deposit Amount	Interest %	Interest Earned
HSBC	\$2,000,000	0.20%	\$4,000
Citibank	\$2,000,000	0.35%	\$7,000
Bank of America	\$2,000,000	0.15%	\$3,000
Standard Chartered	\$2,000,000	0.41%	\$8,200
Angkor Capital Bank	\$2,000,000	8.80%	\$176,000
TOTAL	\$10,000,000		\$198,200

Access to funds



- Early redemptions are only allowed under extraordinary circumstances which must be approved by the senior management of the bank
- The approval of early redemptions is at the complete discretion of the bank and may result in the loss of any accrued interest and/or include additional penalties and administration fees
- Angkor Capital Bank provides loans using funds placed in the fixed term deposit as collateral, which is a highly effective way of accessing some of the capital at a low interest rate
- The interest rate for loans will vary depending on the amount of the loan, the amount held in the fixed term deposit, and the loan duration requested
- Typically the cost of a loan is equal to the interest rate on the fixed term deposit, plus 3%
- The ability to take a loan against a fixed term deposit is guaranteed for all clients of Angkor Capital Bank

Account Management



- To open an fixed term deposit with Angkor Capital Bank, contact Imperium Capital with your name, address, nationality, investment amount, investment term selected, and provide a copy of your passport
- Angkor Bank will then provide a personalised account opening form and deposit contract
- Accounts are opened and/or mature on the first working day of each calendar month
- Depositor funds must be received by the Bank five working days before the start date of the fixed term deposit
- Depositors are issued with a Certificate of Holdings from the Bank
- Interest is paid annually to any bank account of the depositors choice, worldwide
- The depositors capital is returned within 14 days of the maturity date to any bank account of the depositors choice, worldwide, or can be rolled over into another fixed term deposit, subject to availability

The role of Imperium Capital



- Full help and assistance with:
 - Completing application forms
 - Answering questions about the product
 - Delivery of deposit certificates
 - Making withdrawals
 - General help & support
- Imperium Capital staff available for contact by:
 - Telephone
 - Email
 - In person
- Email us at client.services@imperiumcapital.com





end of presentation

We look forward to welcoming you

as a new client of Angkor Capital Bank and Imperium Capital

www.imperiumcapital.com