

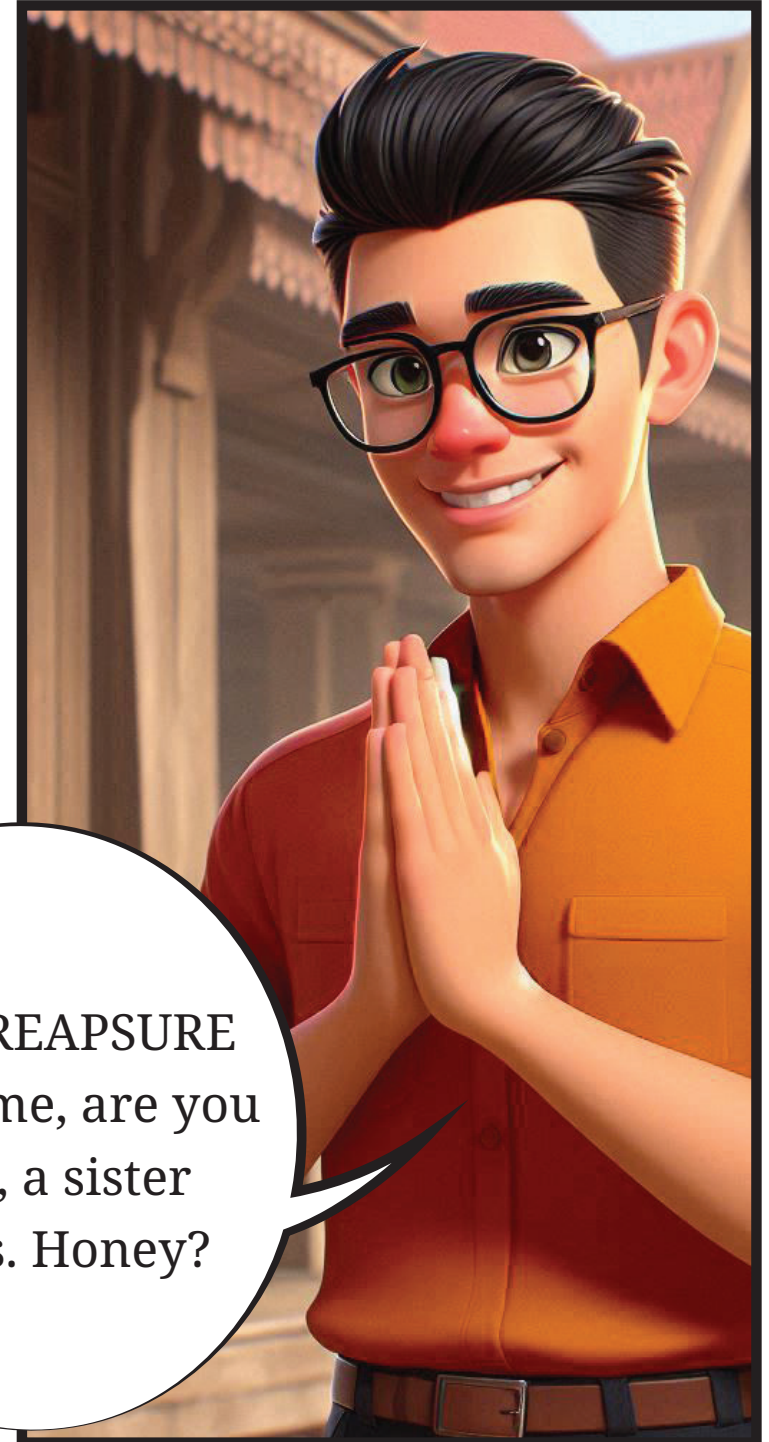


**Home Sweet Home**

ep:

**Responsible  
Borrowing**

**1 FIRST  
FINANCE**



CHUMREAPSURE  
Excuse me, are you  
Kolab, a sister  
of Mrs. Honey?





It's me  
Kolab

Wow, it's very  
responsive. You even  
arrived early.  
Please have a seat.





Excuse me, may I know the loan purpose?

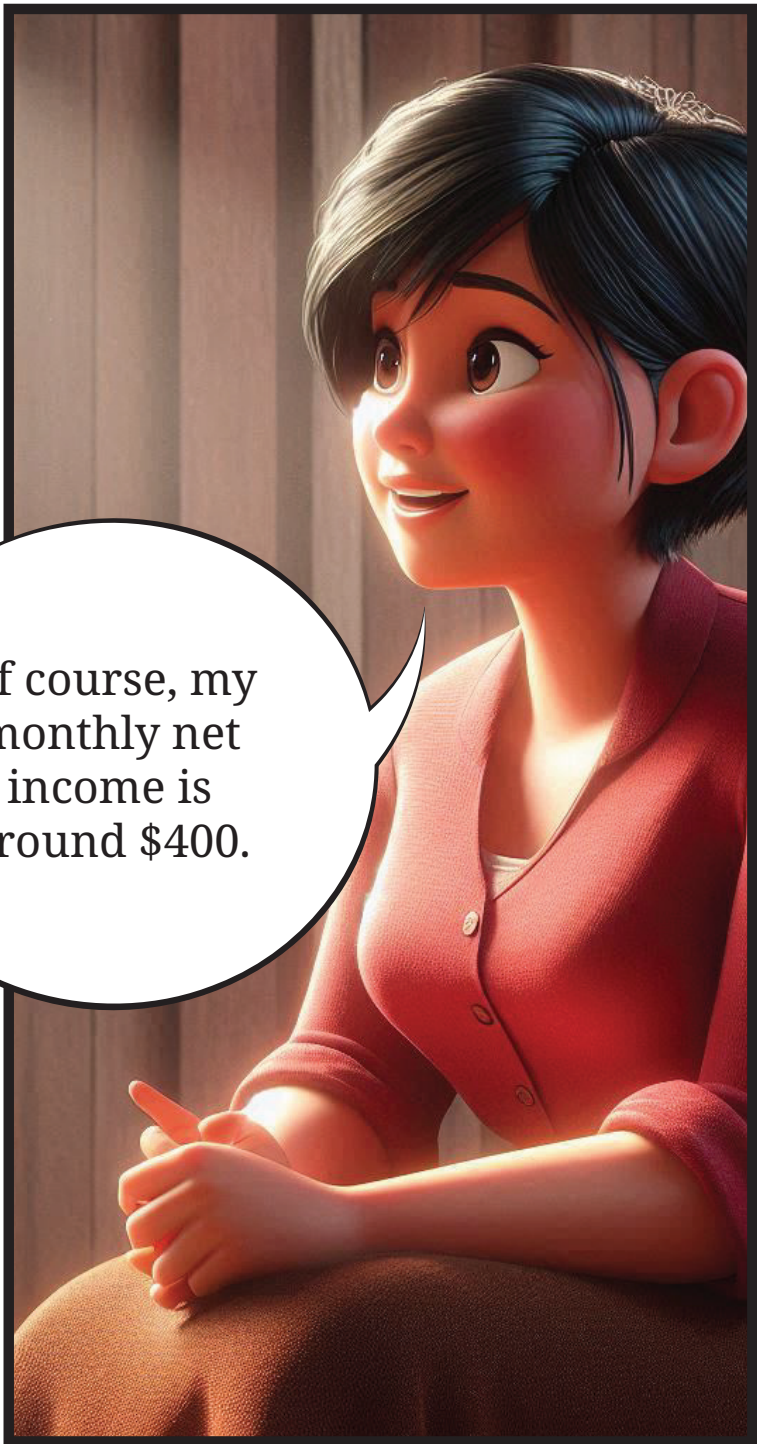
I would like to consult with you about a loan request for \$9,000. Can I use it for a 10-year term?





I plan to use \$8,000 for home expansion and to build a toilet.

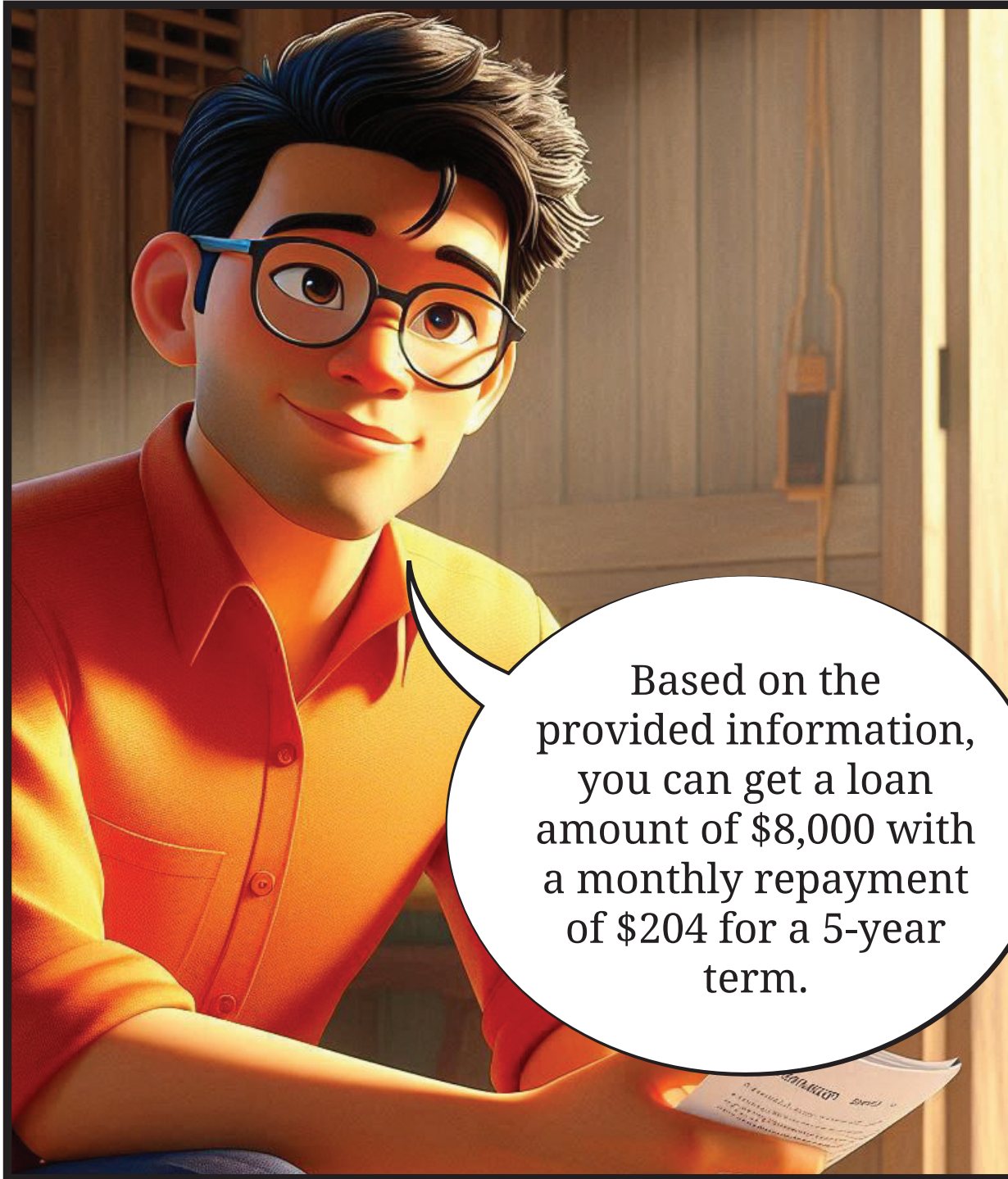
Another \$1,000 will be reserved for future use.



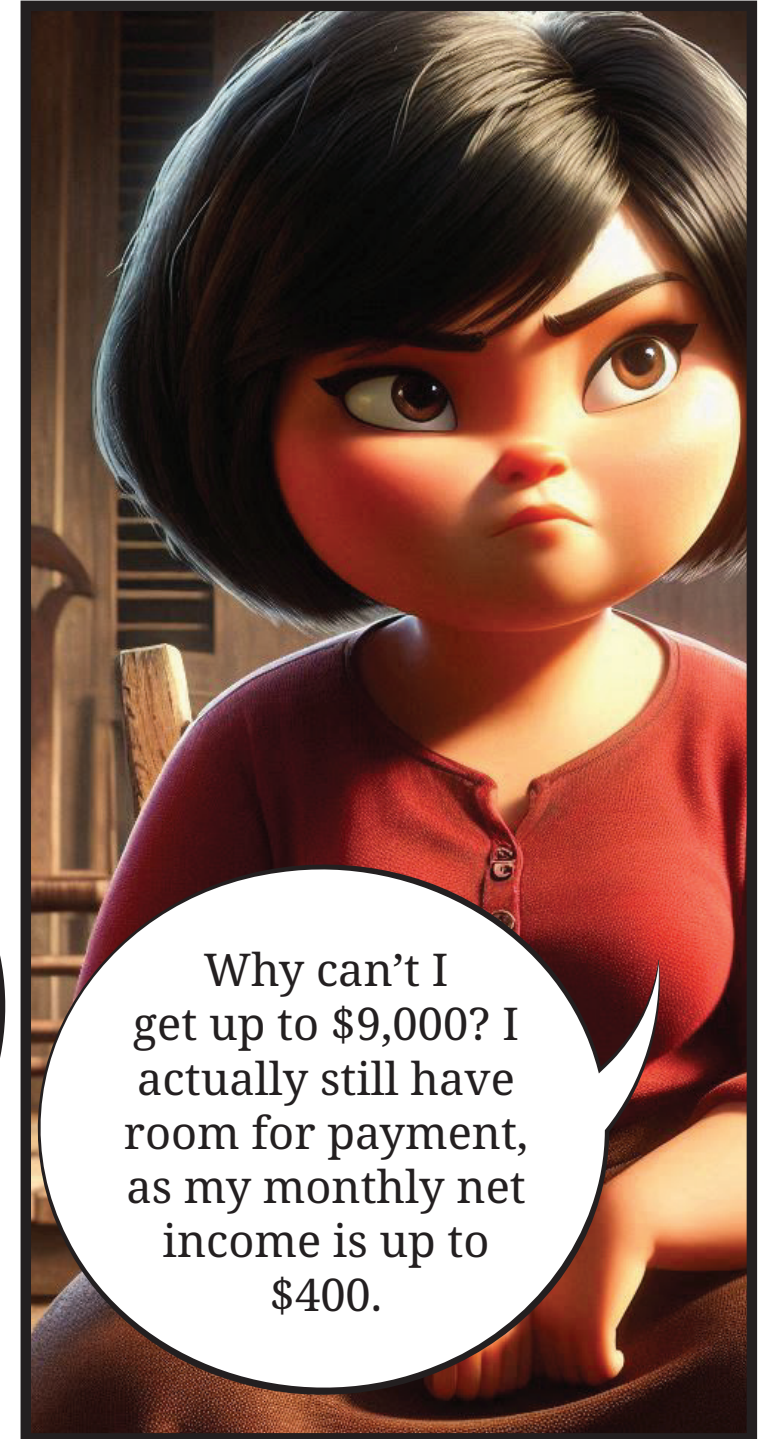
Of course, my monthly net income is around \$400.



May I know more details about your income, expenses, and other information?

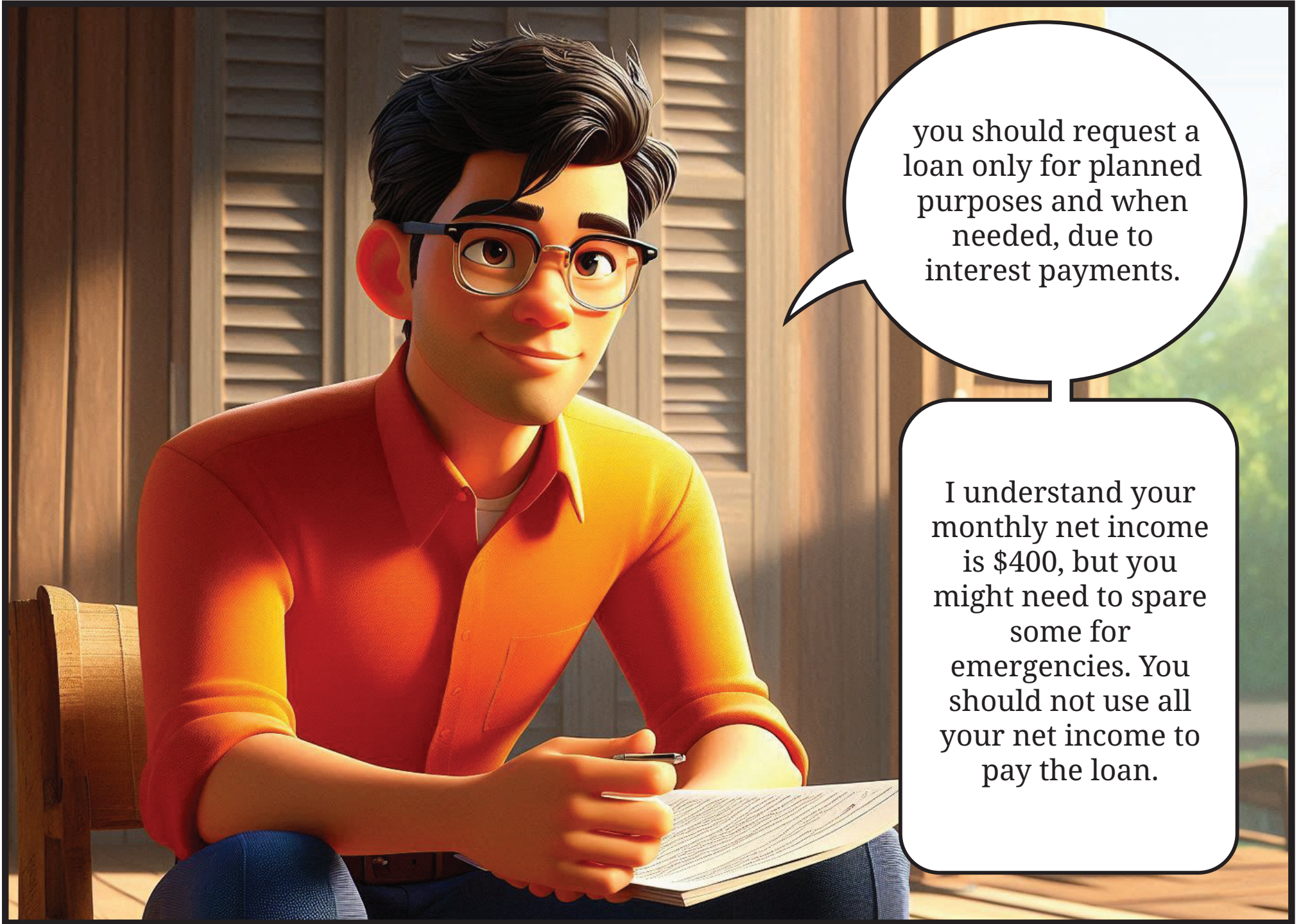


Based on the provided information, you can get a loan amount of \$8,000 with a monthly repayment of \$204 for a 5-year term.



Why can't I get up to \$9,000? I actually still have room for payment, as my monthly net income is up to \$400.





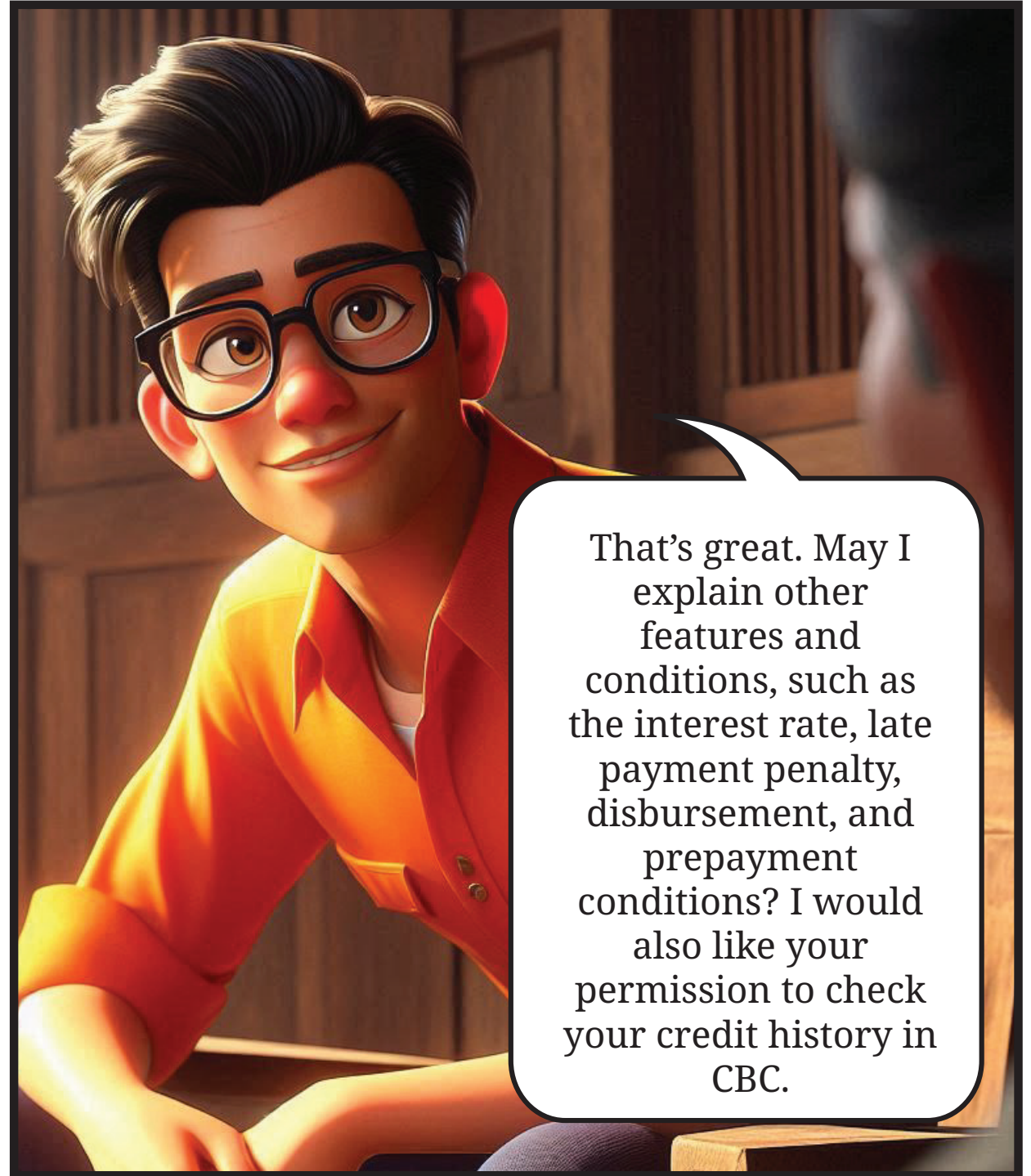
you should request a loan only for planned purposes and when needed, due to interest payments.

I understand your monthly net income is \$400, but you might need to spare some for emergencies. You should not use all your net income to pay the loan.






You're right. I did not consider this.



That's great. May I explain other features and conditions, such as the interest rate, late payment penalty, disbursement, and prepayment conditions? I would also like your permission to check your credit history in CBC.







“Please forgive my many questions;  
they are asked with good intentions.”

### **Responsible Borrowing:**

- Borrow only when necessary and within your payment capacity.
- Have a clear and proper plan for loan usage before submitting an application.
- Fully understand the interest, fees, penalties, and other conditions before signing the contract.
- Ensure that monthly loan payments do not exceed 60% of your net income.

Please follow up on the new episode next week.

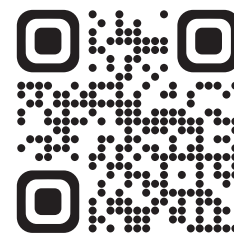


“Home Sweet Home” is a comic-style short story series about the daily life of a low-middle-class couple. Each episode includes educational messages on family financial management, the loan approval process, product features, and effective loan usage.

If you have any good tips related to financial management, please share them with us via our Facebook or email us at [info@firstfinance.com.kh](mailto:info@firstfinance.com.kh). We welcome the opportunity to include them in the story if we find they benefit other audiences in the same way.

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