

7 Steps to Purchase Your Property

We'll support you through the process of taking out a home loan and realising your property ownership dreams.

1. Estimate Your Borrowing Potential

Use our helpful calculator to determine how much you may be able to borrow based on your current income and existing financial commitments. You will then not only be able to see what properties are available in your price range, you will also have some indication of what size deposit you will need.

2. Save Your Deposit

The sooner you begin saving your deposit, the more you will save, and the sooner you can own your own home. Talk to a J Trust Royal Personal Banker about the ways we can help you on your savings journey.

3. Apply for your home loan & get pre-qualified

Once you've saved your deposit and before you can make an offer on your dream home, we need to work together to confirm how much you can borrow. Call our Home Loan Hotlines on +855 (0)78 222 082 or +855 (0)78 222 086 or complete our online home loan enquiry form to kick-start the process with one of our Lending Managers.

Then visit your local J Trust Royal branch to complete an application with our experienced Lending Managers.

Eligible applicants will walk away with a pre-qualification letter (subject to document verification) and peace of mind that J Trust Royal Bank intends to approve their home loan application.

4. Prepare Your Documentation

You will need to submit the following documents along with your loan application:

- Photo identification:
 - National Identity Card or passport for Cambodian nationals

- Valid passport for foreigners
- Marriage certificate or Family Book
- Proof of current home address
- Copy of any Hard Title deeds being used as a collateral
- Proof of income documents and personal bank statements
- Sales Purchase Agreement letter for the property being purchased or relevant letter of intent.

5. Application Processing

We will immediately process your application once we receive the completed application form along with the supporting documents. The application processing time varies from case to case. Upon approval, we will notify you and issue you with a Letter of Offer.

6. Letter of Offer

A Letter of Offer will be formally provided to you once the application is approved. Details of the loan are described in the letter which will serve as a legal guideline for you and the bank.

7. Disbursement

Once the Letter of Offer is signed and returned to us, the approved funds will be disbursed to your account.