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### **SMART Campaign award Client Protection Certification to Amret**

On 17 June 2016 Amret was awarded the Client Protection Certification from the SMART campaign. The certificate confirms Amret's dedication to treating its clients responsibly and protecting them from harm and its respect of the seven client protection principles, namely: appropriate product design and delivery, prevention of over indebtedness, transparency, responsible pricing, fair and respectful treatment of clients, privacy of client data and mechanisms for complaint resolution. Amret began the process of certification in 2014, initially carrying out a self-assessment and then working on the gaps identified with support from Microfinanza TA. It then applied for the certificate in December 2015, with M-CRIL (Micro-Credit Ratings International Ltd) carrying out the rating. Amret is very proud of this milestone achievement, and is the first institution of the Advans group to be SMART certified.

*'We feel privileged to have received SMART Certification,' Mr Chea Phalarin, Amret's CEO declared; 'With this achievement, Amret will keep on looking to improve its products and services so as to better serve our customers, continuing in our mission to create positive impact on clients' living standards and contribute to Cambodian economic and social development. We strongly believe that initiatives like the SMART campaign help to render the microfinance industry more accountable and sustainable. We would like to thank the AFD, the Cambodian Microfinance Association, the SMART Campaign and other stakeholders and partners who have supported us in obtaining Client Protection Certification.'*

### **About Amret**

Amret is a leading microfinance institution in Cambodia serving MSMEs and low and middle-income populations with a focus on rural areas, agriculture and district and provincial cities. Amret offers a wide range of loan and deposit services including solidarity credits, individual credits, SME loans, savings accounts and term deposits. Amret currently has over 3,400 staff and serves over 415,000 clients from 141 branches across Cambodia, with over USD 240 million in outstanding deposits and over USD 490 million in outstanding loans.

Amret is backed by international development finance institutions IFC and FMO and is part of the Advans group, an international network of financial institutions present in 9 countries across Africa and Asia. Amret endeavors to achieve a high level of financial and social performance and promote sustainable economic development. For more information about Amret, visit: [www.amret.com.kh](http://www.amret.com.kh)