

**Salient Features and Terms & Conditions of Shophouse. Warehouses. Industrial Factories. Trade Financing for Small & Medium Enterprise (SWIFT-SME)**

Facility Type & Currency	Facility Type	Currency
	FL	USD & KHR
	OD	USD
	TB	USD

Loan Size USD50K to USD500K

- Loan Purpose
1. For financing and refinancing of purchase of shophouse, warehouse and industrial factories.
  2. Financing construction of shophouse, warehouse and factories for own occupation.
  3. Financing of working capital for businesses.
  4. Refinancing of existing facilities with other financial institutions.
  5. Financing of business trade transactions via trade bills.
  6. Financing of purchase of selected equipment or machinery.

Facility Type	Interest Rate
FL/OD	<ul style="list-style-type: none"> <li>▪ 1st year : 6.6%p.a.</li> <li>▪ 2nd year onwards: 7.5%p.a.</li> </ul>
LC	0.1%p.m. (min USD50)
TR	7.5%p.a.
SG	0.1% flat (min USD50)
BG(T)	1.0%p.a. (min USD50)
BG(P)	1.5%p.a. (min USD50)
BG(F)	2.0%p.a. (min USD50)

Facility Type	Loan Tenure
FL	Minimum 3 years up to 15 years
OD	Repayable on demand
LC	Up to 180 days
TR	Up to 180 days
BG	Up to 1 year

- Collateral
1. Completed and uncompleted shophouses, warehouses and industrial factories.
  2. Residential properties.

Processing Fee 0.5% on the approved limit (min USD200)

Terms &  
Conditions

i. **Lock-in Period**

3 years from the date of full drawdown failing which 3% early penalty charge on the approved loan amount to be levied, should there be any prepayment made.

ii. **Pre-payment**

3 months notice required failing which 3 months interest penalty to be levied, should there be any prepayment made.

iii. **Insurance**

Fire insurance coverage to be taken with Campu Lonpac Insurance.