

Salient Features and Terms & Conditions of Shophouse, Warehouse, Industrial Factories and Trade Financing (SWIFT) Plan

- Facility Type
- Fixed Loan (FL)
 - Overdraft (OD)
 - Trade Bills (TB)

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

Loan Size USD500K to USD2,000K per type of loan facility.

- Loan Purpose
1. For financing and refinancing of purchase of shophouse, warehouse and industrial factories.
 2. Financing of working capital for businesses.
 3. Financing of business trade transactions via trade bills.
 4. Financing of purchase of selected equipment or machinery (only applicable to Campu Bank's existing customers with minimum 3 years of good borrowing track record and to be approved by Credit Committee of Campu Bank and above).
 5. For investment purpose.
 6. For financing the construction of shophouse, warehouse and industrial factories for own occupation (to be approved by Credit Committee of Campu Bank and above).
 7. Refinancing of existing facilities with other financial institutions.

Interest Rate	Facility Type	Interest Rate
	FL & OD	1st year : 6.5% p.a. 2nd year onwards : 7% p.a.
	TB	LC : 0.10% p.m. (min. USD50) TR : 7% p.a. SG : 0.10% 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)

Interest Rate (cont.) The effective date of the first-tier pricing shall commence six (6) months from the date of Letter of Offer issued by the Bank or from the date of first drawdown whichever is earlier.

Loan Tenure

Facility Type	Loan Tenure
FL	<u>For individuals</u> <ul style="list-style-type: none"> ▪ Minimum 3 years and up to 15 years or age 65 years old, whichever is earlier. <u>For Sole-proprietorship/ Partnership/ Company</u> <ul style="list-style-type: none"> ▪ Minimum 3 years and up to 15 years.
OD	Repayable on demand (subject to periodic review).
LC	Up to 180 days (subject to repayable on demand and periodic review).
TR	Up to 180 days (subject to repayable on demand and periodic review).
SG	On liquidation of the underlying transaction (subject to periodic review).
BG	Up to 1 year with the exception of BG favouring government or statutory bodies (subject to periodic review).

Margin of Advance (M/A)

Loan Type	Margin of Advance
FL/OD	Up to 70%
FL/OD plus TB	Up to 100%*

* The maximum M/A for OD/FL/Bills is subject to capping of sublimit on direct advances i.e. OD/FL at 70%.

[Note: The above M/A is applicable for shophouses, warehouses, industrial factories and residential properties only. For mixed properties, the loan limit will be determined based on the existing allowable M/A for each type of collateral.]

Collateral	<ol style="list-style-type: none"> 1. Completed and uncompleted shophouses, warehouses and industrial factories with the following conditions: <ul style="list-style-type: none"> ▪ For refinancing cases, the properties must be fully completed. ▪ For financing cases, the properties may be uncompleted (to be approved by Credit Committee of Campu Bank and above). ▪ Subject property(ies) must be well located in marketable locations. ▪ Excludes retail or office lots in commercial complexes/buildings. 2. Residential properties are acceptable as additional collateral for refinancing purposes. 3. Vacant land solely as collateral is strictly not allowed.
Processing Fee	<ul style="list-style-type: none"> ▪ 0.5% on the approved limit (min. USD200)
Terms & Conditions	<ol style="list-style-type: none"> 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 for FL 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. iv. Others <ul style="list-style-type: none"> ▪ To open savings or current account with the Bank to facilitate loan repayment. Standing Instruction to be executed to facilitate the monthly repayment of FL. ▪ For refinancing cases, there must be a minimum of 1 year good repayment track record with the chargee bank/financier.
CRR Grade	<ul style="list-style-type: none"> ▪ SWIFT Plan is not applicable to borrowers with Low CRR grade (i.e. Grade Dgg, Dgh, Dhg, Dhh and E).
Validity Period	<ul style="list-style-type: none"> ▪ Valid until 31/12/2023 and subject to review as and when necessary.