

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

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

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

- Loan Size
- USD50K to below USD500K per type of loan facility

- Loan Purpose
1. For financing and refinancing of purchase of shophouse, warehouse and industrial factories.
 2. For financing construction of shophouse, warehouse and industrial factories for own occupation (to be approved by Credit Committee of Campu Bank and above).
 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. For 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).

Facility Type	Interest Rate
FL & OD	1st year : 7.5%p.a. 2nd year onwards : 8.0%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)

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 to 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 to 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 margin of advance 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 of each type of collateral.]

- Collateral
1. Completed and uncompleted shophouses, warehouses and industrial factories with the following conditions:
 - 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 collateral (to be approved by Credit Committee of Campu Bank and above).
 3. Vacant land as collateral is strictly not allowed.

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

- Terms & Conditions
- i. **Lock-in Period**
 - For approved loan limit of USD100K and below
 - Half of loan tenure but not more than 24 months from date of the first disbursement and 3% early settlement fee on the early settled amount to be levied during lock-in period.
 - For approved loan limit of above USD100K
 - 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.

Terms & Conditions	<p>ii. Pre-payment</p> <p><u>For approved loan limit of USD100K and below</u></p> <ul style="list-style-type: none"> ▪ During lock-in period <ul style="list-style-type: none"> ▪ To serve 30 days (calendar days) notice. ▪ After lock-in period <ul style="list-style-type: none"> ▪ To serve 30 days (calendar days) notice failing which 1% penalty on early settled amount to be levied. <p><u>For approved loan limit of above USD100K</u></p> <ul style="list-style-type: none"> ▪ 3 months notice required failing which 3 months interest penalty to be levied, should there be any prepayment made. <p>iii. Insurance</p> <p>Fire insurance coverage to be taken with Campu Lonpac Insurance.</p> <p>iv. Others</p> <ul style="list-style-type: none"> ▪ To open savings or current account with the Bank to facilitate loan repayment. ▪ For refinancing cases, there must be a minimum of 1 year good repayment track record with the chargee bank/financier.
Eligible Borrower(s)	<p>Self-employed individuals, sole-proprietorship, partnerships and companies which are classified as small and medium enterprises (SMEs).</p> <p>Please refer to Attachment A for definition of SMEs.</p>
CRR Grade	<p>SWIFT-SME is not applicable to borrowers with Low CRR grade (i.e. Grade Dgg, Dgh, Dhh and E).</p>
Validity Period	<p>Valid until 31/12/2024 and subject to review as and when necessary.</p>