

**Salient Features and Terms & Conditions of Shophouse. Warehouses. Industrial Factories. 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

- 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.
  5. For investment purpose.
  6. For financing the construction of shophouse, warehouse and industrial factories for own occupation.
  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)

Loan Tenure

Facility Type	Loan Tenure
FL	<p><b><u>For individuals</u></b></p> <ul style="list-style-type: none"> <li>▪ Minimum 3 years and up to 15 years or age 65 years old, whichever is earlier</li> </ul> <p><b><u>For Sole-proprietorship/ Partnership/ Company</u></b></p> <ul style="list-style-type: none"> <li>▪ Minimum 3 years and up to 15 years</li> </ul>
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)

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.