

<b>Program Features</b>	
<b>I. Business Installment Loan (BIL Program)</b>	
Processing Fee (of total loan approved limit)	50% discount (Priority and Non-Priority sector)
Penalty Fee	Up to 3% within 3 years lock-in period
	Waive (year after lock-in period)
*Other Terms - Conditions and Features follow the existing products of Business Installment Loan Program	
<b>II. Flexi Lending Program</b>	
<b>1. Housing and Personal Loan</b>	
Processing Fee (of total loan approved limit)	Waive
Lawyer Fee	Waive
Collateral Valuation	Waive
Penalty Fee	Up to 3% within 3 years lock-in period
	Waived fee for year after lock-in period
<b>2. Unsecured credit card</b>	
Annual Fee (Primary)	50% Discount
Annual Fee (Supplement)	Waive
* Other Terms - Conditions and Features follow the existing products of Flexi Lending Program	
**Proposed Fee will be changed at Bank's discretion and Subjected to Annual review	
<b>III. Smart Savings Account</b>	
Interest Rate (p.a.)	2.50% (both USD & KHR)
Early Closure Fee	Waive
*Other Terms - Conditions and Features follow the existing products of SMART Savings Account	
**Proposed Interest Rate will be changed by Bank's discretion and Subjected to Annual review	
<b>IV. Payment Solution</b>	
<b>1) Unsecured Credit Card Program for Retail Banking</b>	
Card limit	Up to 350% of Salary or monthly income (Max. USD10K)
Annual Fee (Primary)	Waive (for 2 years)
Annual Fee (Supplement)	Waive
Card Replacement	Waive
* Other Terms - Conditions and Features follow the existing products of Unsecured Credit Card for Retails Banking Program	
**Proposed Fee charges will be changed by Bank's discretion and Subjected to Annual review	