



Tourism Financing Scheme for Siem Reap Province

Tourism Financing Scheme for Siem Reap Province has been developed and directly implemented by the SME Bank of Cambodia since November 13, 2023. This initiative aims to enhance access to affordable financing for tourism-related businesses operating in Siem Reap, irrespective of their registration in Phnom Penh or any other province. The scheme supports businesses that serve both local and international tourists, either directly or indirectly. The scheme encompasses businesses in the following categories:



Businesses in hospitality & entertainment that cater to tourism purposes



Businesses which supply of products & services to support the tourism sector



Businesses in hospitality & entertainment that cater to tourism purposes

Features

4.00%

for KHR Lending

4.50%

for USD Lending up to USD 1 million

5.50%

for USD Lending over USD 1 million

01 | Financing Size

Unlimited

02 | Loan Purpose

Capital Expenditure or Working Capital

03 | Loan Tenor

Up to 10 years

04 | Currency

KHR and USD

05 | Grace Period

Up to 24 months

06 | Upfront Fee

No Fee

07 | Early or Partial Settlement

No Penalty

Eligibility



SMEs that are owned by Cambodian and operated in Siem Reap province



SMEs that are wholly owned or at least 51% owned by Cambodian



Require real estate properties as collateral

Document Requirement

- Identification documents for the borrower and co-borrower, such as a National Identification Card (NID), passport, or other equivalent documents
- The title deed of the collateral
- Business-related registration documents such as a Business License, Patent, or Certificate of Incorporation (if applicable)
- Documents of incomes and expenses (if applicable)
- Financial Statement (if applicable)
- Bank Statement (if applicable)
- Any relevant documents based on the business sector



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* Terms & conditions applied
* The Bank reserves the right to change the conditions without prior notice