



## Features

### Financing Size

Unlimited (Subject to the Business Plan)

### Purpose

Capital expenditure or working capital

### Collateral

Up to 70% for soft title or 80% for hard title deed

### Financing Terms

Up to 7 years for working capital or 10 years for capital expenditure

### Interest Rate (p.a)

KHR | 5.60%  
USD | 5.80%

### Currency

KHR and USD

## Eligibility



SMEs that are conducting businesses related to the digital and automation sector in Cambodia



SMEs wholly owned or at least 51% owned by Cambodian



Registered SMEs and SMEs in the priority sectors are encouraged



Collateral (such as land or buildings) is required

# Cambodia Digital and Automation Scheme (CDAS)

Cambodia Digital & Automation Scheme (CDAS) was initiated to provide financial support to the SMEs that engage in digital and automation businesses in Cambodia with favourable conditions.

## Benefits

- ▶ Competitive interest rates
- ▶ Long-term financing
- ▶ Appropriate collateral requirements
- ▶ Increase business efficiency and productivity

## Required documents

- ▶ Borrower's identity document such as National Identification Card (NID) or passport or other documents issued by authorities
- ▶ Title deed of the collateral
- ▶ Business registration related documents such as Business License, Patent, Certificate of Incorporation (if applicable)
- ▶ Income Statement (if applicable)
- ▶ Financial Statement (if applicable)
- ▶ Bank Statement (if applicable)
- ▶ Or relevant documents based on the business sector (if applicable)



## How to apply

Please visit our branch that is close to you or call to : +855 96 811 1118

Our Relationship Officer will contact and consult with you in detail.

Or

you can make a loan inquiry online via our bank website:

[www.smebankcambodia.com.kh](http://www.smebankcambodia.com.kh)



Scan above QR code to follow our Social Media

\* Terms & conditions applied  
\* The Bank reserves the right to change Conditions without offer Advance notice.