



## Cambodia Micro Enterprise Scheme (CMES) Unsecured loan

Cambodia Micro Enterprise Scheme (CMES) is an Unsecured Loan that was initiated to provide financial support to micro-enterprises in Cambodia with favorable terms and conditions.

### Benefits

- ▶ Competitive interest rates
- ▶ Long-term financing
- ▶ No 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
- ▶ No collateral required for this scheme
- ▶ 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)

### Features

<b>Financing Size</b> Unlimited (Subject to the Business Plan)	<b>Purpose</b> Capital expenditure or working capital
<b>Collateral</b> No collateral required	<b>Financing Terms</b> Up to 5 years for working capital or 7 years for capital expenditure
<b>Interest Rate (p.a)</b> KHR   7.25% USD   7.50%	<b>Currency</b> KHR and USD



### 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 the conditions without prior notice.*

### Eligibility



SMEs wholly owned or at least 51% owned by Cambodian



Registered SMEs and SMEs in the priority sectors are encouraged



SMEs established in Cambodia