

HERPOWER PROGRAMME

1- What is the HERpower Programme?

HERpower is a financing programme designed to support women entrepreneurs by providing clean loan facilities and preferential business banking solutions to facilitate business growth.

2- Who is eligible to apply?

This programme is open to new and existing Maybank customers who meet the following criteria:

Category	Requirement
Applicant Type	<ul style="list-style-type: none"> Cambodian women applying as individuals; or Businesses with minimum 51% Cambodian women ownership
Business Status	<ul style="list-style-type: none"> Registered business with relevant authorities; or Business confirmation letter from local authority (where licensing delays apply)
Banking /Borrowing History	<ul style="list-style-type: none"> New Customer: minimum 1-year borrowing history with another financial institution Existing Customer: minimum 1-year deposit relationship with Maybank + AMD \geq 30% of reported turnover
Other Condition	<ul style="list-style-type: none"> Positive Net Worth borrower/company. Annual Sales turnover up to USD 5.0 Million. Key borrower must be 20–70 years old upon loan maturity (unless fully secured by liquid collateral). Business must not fall under restricted sectors

3- What financing amount can I apply for?

Eligible applicants may apply for financing between USD 20,000 and USD 50,000, subject to credit assessment.

4- What are the available financing tenures?

- Working Capital: Up to 5 years
- Capital Expenditure (CAPEX): Up to 8 years
(The purchase of vehicles is excluded.)

5- Is collateral required for this financing?

No. The HERpower facility is a clean (unsecured) loan, and no collateral is required.

6- What is the applicable interest rate??

The financing carries a fixed interest rate of **9.00% per annum**.

7- What documents are required for application?

Documents may include:

- Business registration or confirmation letter;
- Bank statements;
- Proof of business turnover;
- Identification documents of the borrower and owners.

Maybank may request additional documents where necessary.

8- Are there any additional business banking benefits offered?

Yes. Eligible applicants may receive:

- Preferential POS terminal fees;
- Zero-fee KHQR transactions (up to USD 50,000 per day);
- Business current account with preferential requirements;
- Payroll fee waiver and M2E annual fee waiver;
- Preferential remittance rates;
- One complimentary cheque book per month.
- Access to Building Capacity & Capability and Mentorship Programme

9- How can I submit an application?

Applications may be submitted at any Maybank Cambodia branch. Bank officers will assist with the application and documentation process.

10- If I want to know more detail about the programme, who can I contact?

You can visit any Maybank branch near you or contact our customer service hotline at 098/099 888 028 or feel free to reach out to your Relationship Manager for more information.