

HERPOWER PROGRAMME

1. General Terms

HERpower is a dedicated financing programme designed to empower Cambodian women entrepreneurs. It provides access to clean financing, business banking solutions, and developmental support to help women-owned businesses grow sustainably.

The HERpower Programme is offered by **Maybank (Cambodia) PLC.** and remains available until the full utilization of the programme funding allocation.

2. Program Details:

2.1. Customer Eligibility

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

2.2. Financing Features

Features	Description
Financing Type	Term Loan
Currency	USD or KHR
Loan Type	Clean Loan
Loan Amount	USD 20,000 – USD 50,000
Tenure	2–8 years - Working Capital : up to 5 years; - Capital Expenditure (CAPEX): up to 8 years
Interest Rate	9.00% p.a.
Collateral Requirement	Not required
Financing Purpose	Working Capital & CAPEX
Approval Time	Up to 7 business days (upon complete documents)

2.3. Business Solutions Included

Business Solution	Description / Special Offer
POS Terminal Fee	Supports multiple payment methods including VISA, AMEX, Union Pay, and MasterCard with special fee offering at Local card: 1.50% (0.1% lower than board rate) Foreign card: 2.00% (0.2% lower than board rate) AMEX (Hotel/Accommodation): 3.0% (lower than 3.5% board rate)
QR Payment	A faster and easier way to accept payment by using QR code. Waiver of printing fee for QR merchant and all zero fee for incoming and outgoing transaction with maximum amount up to USD50,000 per day. This offer is valid until further notice by the bank.

Business Management via Maybank2E	A competitive rate for payable and receivable management services through Maybank2E.
Business Current Account	Offering business current account with initial deposit for USD100 individual account and USD500 non-individual account to help female entrepreneurs focus on scaling their businesses.
Work+ and Banking Solutions	<p>An exclusive payroll and banking solutions package designed for women-owned enterprises as follows;</p> <ul style="list-style-type: none"> - Current Account Bearing interest rate by between bended rate USD at 1.50% and KHR at 2.00% - Waiver of Payroll Services - Waiver of annual fee of M2E - Remittance: Outward TT at 0.15% (Min USD10) + cable USD15.00 and Inward TT is waiver - Free 1 cheque book fee per month (Standard fee for USD10 per book)

2.4. Building Capacity and Mentorship Program

Under the HERpower Programme, eligible applicants may also benefit from capacity-building and mentorship initiatives aimed at supporting long-term business sustainability.

These initiatives may include leadership development, financial management, and business capability enhancement, as well as access to practical business guidance through curated mentorship sessions conducted in collaboration with selected industry partners, subject to availability and terms determined by the Bank.

2.5. General Mechanics

- All applications are subject to Maybank's internal credit evaluation and required documents.
- Financing approval is granted at Maybank's discretion and is subject to the applicant meeting the Terms and Conditions stated herein, as well as the

applicable Terms and Conditions of the respective financing solutions offered under the Programme.

- Additional supporting documents may be requested where necessary.

3. Maybank reserves the right to amend, suspend, or terminate the Programme at any time without prior notice.
4. Maybank reserves the right to decline any application without assigning any reason.
5. In the event of any dispute arising from this Programme, Maybank's decision shall be final and binding on all participants.
6. In the event of any inconsistency between these Terms and Conditions and any promotional, marketing or other materials, these Terms and Conditions shall prevail.
7. This Programme shall be governed by and construed in accordance with the laws of the Kingdom of Cambodia.

8. Other Terms & Conditions

- The Bank reserves the right to reject or withdraw any financing application in the event the applicant fails or refuses to comply with the Programme Terms and Conditions.
- An applicant approved for financing may be required to provide proof of identity and any additional documents as requested by the Bank.
- The financing offer must be accepted on an "as-offered" basis and cannot be transferred, assigned, exchanged, or redeemed for cash. The Bank shall be entitled, at its discretion, to revise or replace any part of the financing offer with an equivalent alternative where necessary.
- Applicants may be required to attend verification sessions, interviews, or other programme-related arrangements as and when required by the Bank.
- By applying for this Programme, applicants authorize Maybank to use, process and disclose their personal or business information for purposes relating to the administration of this programme.
- By submitting a financing application under this Programme, applicants are deemed to have accepted and agreed to be bound by these Terms and Conditions.

- These Terms and Conditions shall be supplemental to the existing Terms and Conditions governing banking accounts, loan facilities, and any other Business Solutions made available under the Programme as set out in Clause 2.3. In the event of any inconsistency between these Terms and Conditions and any promotional or marketing materials, these Terms and Conditions shall prevail.
- Maybank's decision on all matters relating to this Programme, including approval, rejection, or modification of financing, is final and binding on all applicants. No correspondence, appeals, or disputes will be entertained.
- Maybank shall not be responsible or liable for any loss, damage, or expenses suffered by applicants arising directly or indirectly from their participation in this Programme. Furthermore, Maybank shall not be liable for any failure to perform its obligations due to force majeure events including but not limited to acts of God, war, riot, industrial action, fire, flood, or any event beyond the reasonable control of the Bank.
- The Bank reserves the right to vary, supplement, delete, amend, or modify any of the Terms and Conditions herein, in whole or in part, at any time, or to withdraw, suspend, extend, or terminate this Programme at its absolute discretion. Notification of such changes shall be published on the Maybank2u Cambodia website or other communication channels deemed appropriate by the Bank.