

## RSME Merchant Unity Bundle Program Feature

### 1- What is the Maybank RSME Merchant Unify Bundle Programme?

This is a tailored financial solution designed to support Micro, Small and Medium Enterprises (MSMEs) by bundling loan products and business operational solutions such as POS and KHQR payment solutions.

### 2- What are the main objective of Maybank RSME Merchant Unify Bundle Programme?

This programme aims to achieve the following objectives:

- ✓ To grow new customers/merchants acquisition for 300
- ✓ Penetration on existing MSME clients to use Maybank's merchants as main collection account
- ✓ Growth deposit especially from CASA
- ✓ Growth loan from new/existing merchants with approve limit US\$15M
- ✓ To build Maybank's eco payment system and driven sustainable growth in the future

### 3- When is the program/scheme period?

01st December 2024 until full utilization of Portfolio Cap for Loan and Business Operation Solution.

### 4- What is the special offers of RSME Merchant Unify Bundle Programme?

Enjoy competitive and preferential rates designed for MSME who has apply loan limit ≥ \$100K or KHR equivalent to rewarding business growth and use Maybank Merchant POS or KHQR as settlement/collection account for business purpose by offering tailored financial products and services beyond financing as following:

Description	Primary Merchant Account	Standard Merchant Account
Interest Rate (Grade A & B)	<ul style="list-style-type: none"> <li>• TL at 7.50% p.a or BR + 1.25% p.a (USD) and BR – 1.34% (KHR) whichever is higher</li> <li>• Trade at 7.50% p.a or BR + 1.25% p.a (USD) whichever is higher</li> <li>• OD at 7.75% p.a or BR + 0.85% p.a (USD) whichever is higher</li> </ul>	<ul style="list-style-type: none"> <li>• TL at 7.99% p.a or BR + 1.74% p.a (USD) or BR – 0.85% (KHR) whichever is higher</li> <li>• Trade at 7.99% p.a or BR + 1.74% p.a (USD) whichever is higher</li> <li>• OD at 8.25% p.a or BR + 2.00% p.a (USD) whichever is higher</li> </ul>
Loan Processing Fee	<ul style="list-style-type: none"> <li>• Loan processing fee at 0.50% of approved limit</li> </ul>	<ul style="list-style-type: none"> <li>• Loan processing fee at 0.75% of approved limit</li> </ul>

Point of Sale (POS) MDR (Restricted to target business sectors)	<ul style="list-style-type: none"> <li>Local card at 1.50%</li> <li>Foreign card at 1.90%</li> </ul>	<ul style="list-style-type: none"> <li>Local card at 1.60%</li> <li>Foreign card at 2.00%</li> </ul>
Credit Card (Owner/Management team)	<ul style="list-style-type: none"> <li>Waiver for 2 years</li> </ul>	<ul style="list-style-type: none"> <li>Waiver for 1<sup>st</sup> years only</li> </ul>
KHQR	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. KHQR	
Interest Bearing Account (Blended Rate)	<ul style="list-style-type: none"> <li>USD account at 3.00% p.a</li> <li>KHR account at 3.50% p.a</li> </ul>	<ul style="list-style-type: none"> <li>USD account at 2.50% p.a</li> <li>KHR account at 3.00% p.a</li> </ul>
Outward TT	<ul style="list-style-type: none"> <li>0.13% min USD10</li> <li>Cable Fee USD15</li> </ul>	<ul style="list-style-type: none"> <li>0.15% min USD10</li> <li>Cable Fee USD15</li> </ul>
ITT	<ul style="list-style-type: none"> <li>Waiver</li> </ul>	<ul style="list-style-type: none"> <li>Waiver for amount ≥ \$50K/trax</li> </ul>
Payroll Service	<ul style="list-style-type: none"> <li>Waiver</li> </ul>	<ul style="list-style-type: none"> <li>Waiver</li> </ul>

**5- Who is eligible to participate the RSME Merchant Unify Bundle Programme?**

Applicant must be MSME bundled of Maybank Current/Saving Account and Merchant POS or KHQR and follow and MCP's Industry Prioritization Matrix (IPM) of business sectors such as Food & Beverage, Healthcare and Consumer Discretionary Goods/Services /Wholesale subject to;

- a. For loan application
  - ✓ Follow existing RSME PDA and MCP's Industry Prioritization Matrix (IPM)
- b. For Non-Loan Application
  - ✓ Applicant must be MSME clients to be concurred by Head, RSME
  - ✓ Application must be bundled of Maybank Current/Saving Account and Merchant POS or KHQR as below options;

<b>Description</b>	<b>Primary Merchant Account</b>	<b>Standard Merchant Account</b>
Eligibility	Customer pre-agreed to use Maybank Merchant Account as primary settlement / collection via Maybank POS or KHQR	Customer pre-agreed to use Maybank Merchant Account as standard settlement / collection via Maybank POS or KHQR

**6- What are key benefits?**

Enjoy competitive and preferential rates designed for MSME such as;

- ✓ Loan interest rate as low as 7.50% p.a
- ✓ Supports multiple payment methods including VISA, AMEX, Union Pay, and MasterCard with special rate for Merchant Discount Rate (MDR)
- ✓ Enjoying current/saving account bearing interest for individual account and non-individual account to help entrepreneurs focus on scaling their businesses
- ✓ Waiver of credit card annual fee up to 2 years
- ✓ Preferential rates for remittance service
- ✓ Waiver of payroll service fee

**7- What happens if I fail to comply?**

The bank will review the pricing upward by 0.50% for financing if there any non-compliance

**8- Are training sessions provided?**

Yes, Maybank offers training to familiarize merchants with the POS and KHQR solutions.

**9- How do I apply? Or If I want to know more detail about the campaign, who can I contact?**

You can visit any Maybank branch near you or call our customer service hotline at 098/099 888 028 or feel free to contact us via our Live Chat on [www.maybank2u.com.kh](http://www.maybank2u.com.kh).