

Welcome RSME Merchant Unity Bundle Program Feature

1. General Terms

1.1 The Maybank RSME Merchant Unify Bundle Programme (“the Programme”) is available to Micro, Small and Medium Enterprises (MSMEs) who meet the eligibility criteria outlined herein.

1.2 The Programme runs from 1st December 2024 until the full utilization of the Portfolio Cap for loans (USD 15 Million) and business operation solutions (300 merchants).

1.3 Maybank reserves the right to amend, modify, or terminate the Programme without prior notice.

2 This program is open to all new/existing Maybank customers who is successfully criteria with Maybank and followed existing MCP PDA; and subject targeting customers as follows;

- Existing To Bank:
 - Borrowing Customers
 - Non-Borrowing Customer (Existing depositor with MCP)
- New To Bank (No existing banking relationship with MCP)

3 Program Details

3.1 Scheme Period: 1st December 2024 until full utilization of Portfolio Cap for Loan and Business Operation Solution.

3.2 Eligible Product with Special offer:

Description	Primary Merchant Account	Standard Merchant Account
Interest Rate (Grade A & B)	<ul style="list-style-type: none"> TL at 7.50% p.a or BR + 1.25% p.a (USD) and BR – 1.34% (KHR) whichever is higher Trade at 7.50% p.a or BR + 1.25% p.a (USD) whichever is higher OD at 7.75% p.a or BR + 0.85% p.a (USD) whichever is higher 	<ul style="list-style-type: none"> TL at 7.99% p.a or BR + 1.74% p.a (USD) or BR – 0.85% (KHR) whichever is higher Trade at 7.99% p.a or BR + 1.74% p.a (USD) whichever is higher OD at 8.25% p.a or BR + 2.00% p.a (USD) whichever is higher
Loan Processing Fee	<ul style="list-style-type: none"> Loan processing fee at 0.50% of approved limit 	<ul style="list-style-type: none"> Loan processing fee at 0.75% of approved limit
Point of Sale (POS) MDR (Restricted to target business sectors)	<ul style="list-style-type: none"> Local card at 1.50% Foreign card at 1.90% 	<ul style="list-style-type: none"> Local card at 1.60% Foreign card at 2.00%

Credit Card (Owner/ Management team)	<ul style="list-style-type: none"> Waiver for 2 years 	<ul style="list-style-type: none"> Waiver for 1st years only
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"> USD account at 3.00% p.a KHR account at 3.50% p.a 	<ul style="list-style-type: none"> USD account at 2.50% p.a KHR account at 3.00% p.a
Outward TT	<ul style="list-style-type: none"> 0.13% min USD10 Cable Fee USD15 	<ul style="list-style-type: none"> 0.15% min USD10 Cable Fee USD15
ITT	<ul style="list-style-type: none"> Waiver 	<ul style="list-style-type: none"> Waiver for amount ≥ \$50K/trax
Payroll Service	<ul style="list-style-type: none"> Waiver 	<ul style="list-style-type: none"> Waiver

➤ Financing purpose: Follow existing RSME PDA

➤ Eligibilities

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;

Description	Primary Merchant Account	Standard Merchant Account
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

4 Compliance Terms

4.1 Primary Merchant Account:

Borrower shall use Maybank Merchant Point of Sale (POS) or KHQR as primary settlement / collection account and transact 100% of the sales channel through the bank(s) into the account with Maybank. Failing which, pricing of loan will be revised upward by 0.50% p.a

4.2 Standard Merchant Account:

Borrower shall use Maybank Merchant Point of Sale (POS) or KHQR as standard settlement / collection account and transact 50% of the sales channel through the bank(s) into the account with Maybank. Failing which, pricing of loan will be revised upward by 0.50% p.a. Liability Governing Law

5 Maybank reserves the right to adjust terms without prior notice.

6 These terms are governed by the laws of the Kingdom of Cambodia.

OTHER TERMS AND CONDITIONS

- Other standard terms and condition apply.