

**PRINCE BANK PLC.
TERMS AND CONDITIONS FOR REFINANCING BUSINESS LOAN CAMPAIGN**

By applying for refinancing business loan during the campaign period, the customer agrees to be bound by the following terms and conditions of the campaign ("**Campaign**"), the credit related policies, and other relevant policies and procedures of Prince Bank Plc. ("**Prince Bank**"):

1. Any new or existing customer, individual or registered legal entity, is eligible to apply for refinancing business loan from other banks with Prince Bank.
2. In case where the customer’s loan application for refinancing business loan (term loan or overdraft) submitted during the campaign period is approved by Prince Bank at its discretion, the customer may receive the following benefits in accordance with the terms and conditions contained herein:

Offers	Campaign Period (Application submission date)				
<ul style="list-style-type: none"> - Refinancing amount: up to \$500,000 - Interest rate: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Customer with LRI*</th> <th style="text-align: center;">Customer without LRI</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;"> <ul style="list-style-type: none"> - 1st year: 6% p.a. - From 2nd year: 7.99% p.a. - Up to 80% of LTV </td> <td style="padding: 2px;"> <ul style="list-style-type: none"> - 7.99% p.a. - Up to 70% of LTV </td> </tr> </tbody> </table> <ul style="list-style-type: none"> - Can add loan amount: unlimited amount, but subject to maximum total loan of \$500,000 - Refinance fee: waived - Loan processing fee: only 1% of approved loan amount 	Customer with LRI*	Customer without LRI	<ul style="list-style-type: none"> - 1st year: 6% p.a. - From 2nd year: 7.99% p.a. - Up to 80% of LTV 	<ul style="list-style-type: none"> - 7.99% p.a. - Up to 70% of LTV 	<p>27 March – 31 December 2023</p>
Customer with LRI*	Customer without LRI				
<ul style="list-style-type: none"> - 1st year: 6% p.a. - From 2nd year: 7.99% p.a. - Up to 80% of LTV 	<ul style="list-style-type: none"> - 7.99% p.a. - Up to 70% of LTV 				
<p>Conditions:</p> <ul style="list-style-type: none"> - Lock in period: 5 years or 3% penalty of prepayment amount - Notice of prepayment: 1 month prior notice or 1% penalty of prepayment amount - Payment method: EMI, EMPR or Bullet - No restructure nor delinquency within the last 12 months - Good repayment history within the last 12 months - No more than 2 dishonored cheque record within the last 12 months - No history of late repayment up to 10 days for more than 2 times in the last 12 months - New customer with good repayment history within the last 12 months - Additional conditions for customer with LRI: <ol style="list-style-type: none"> 1. Customer shall purchase LRI to cover 100% of loan amount having Prince Bank as the sole beneficiary. 2. Minimum tenor of LRI: 5 years. 3. Allow the customer to request to add a loan amount to buy insurance premium with refinancing loan request. - Terms and conditions of the Finance Documents of Prince Bank shall apply. 					

* LRI: Loan Repayment Insurance

3. Release from Liability, Disclaimer, and Limitation of Liability:
 - a. The customer agrees that under no circumstances will Prince Bank, including Prince Bank’s shareholders, directors, or employees, be liable for any damages whatsoever which includes but not limited to any direct, indirect, special, or incidental damages arising out of or in connection with the Campaign.
 - b. The customer hereby irrevocably agrees to indemnify and keep Prince Bank indemnified, at all times hereafter, from all losses, damages, costs, legal fees, charges and expenses and consequences whatsoever, suffered or incurred by Prince Bank on account of any claims, actions, suits or otherwise instituted by the customer, or any third party whatsoever, arising out of or in connection with the provisions herein.

4. In case of fraudulent act committed or involved by the customer in connection with the Campaign, the concerned customer shall be deemed ineligible to receive any benefits under this Campaign. As a result, the customer who has received any benefits from Prince Bank under the Campaign must return to Prince Bank those benefits upon demand and shall pay damage to Prince Bank according to the applicable laws.
5. The customer agrees to allow Prince Bank to amend any the terms and conditions herein contained, to postpone, to extent, or to cancel the Campaign and/or any benefits given, without bearing any liability, at any time during the campaign period, provided that a notification on such change(s) will be posted on the official website or on other available means of communication of Prince Bank.
6. This terms and conditions shall be governed by the applicable laws of the Kingdom of Cambodia. Any dispute arising out of or in connection with this Campaign shall be resolved in accordance with the applicable consumer complaint handling policy of Prince Bank and shall be finally referred to the Cambodian competent court.