

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

By applying for refinancing home 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 customer is eligible to apply for refinancing home loan from other financial institutions for the first time with Prince Bank ("**Customer**").
2. In case where the Customer’s loan application for refinancing home loan 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	Conditions	Campaign Period (Loan submission date)
Refinancing Home Loan Campaign		
<ul style="list-style-type: none"> - Loan amount: up to 80% of collateral valuation + insurance premium up to 10% of collateral valuation - Loan tenor: up to 25 years - Loan approval fee: 0.5% of amount approved - Interest rate: 6.88% p.a. (first year) and 7.99% p.a. (second year onward) - Refinancing fee: waived 	<ul style="list-style-type: none"> - Existing home loan customer of other financial institution or Borey at least 12 months - Lock in period: 5 years or penalty of 3% of early settlement amount - Early settlement notice: 3 month or penalty of 1% of early settlement amount - Collateral: Hard Title Deed only - Purchase of AIA Insurance LRI*/Pure Protection / 5PX/ 25P25 is required - Terms and conditions of the Finance/Loan Documents of Prince Bank shall apply 	01 July – 15 December 2023

*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 Customer who committed or involved with such fraudulent act shall be deemed as ineligible for this Campaign, consequently, is not entitled to the benefits set out in the Campaign. The Customer shall return to Prince Bank all benefits received from Prince Bank (as the case may be) under the Campaign upon demand and shall pay damages to Prince Bank according to the applicable laws.
5. Prince Bank reserves all rights to make any amendment to the terms and conditions herein contained, to postpone, or to extent, or to cancel the Campaign and/or the benefits given, without bearing any liability, at any time during the Campaign Period, provided that a proper

notification on such change(s) will be duly 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.