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| 2019082201 | **BANK FOR INVESTMENT AND DEVELOPMENT OF CAMBODIA Plc**  **-----o0o-----**  No: …..…/……/BIDC | **KINGDOM OF CAMBODIA**  **Nation - Religion - King**  **-----o0o-----**  *Phnom Penh, date …. /.…/.…..* |

**DECISION**

Granting credit to customer

**CEO OF BANK FOR INVESTMENT AND DEVELOPMENT OF CAMBODIA Plc**

Pursuant to

* The laws on Banking and Financial Institutions of Cambodia;
* Process to grant credit to customer of Bank for Investment and Development of Cambodia Plc.
* The Credit Proposal Report number 74/2019/ĐX-QHKH on date 15/08/2019 of CRD.

**DECIDES:**

**Article 1:**  Granting credit to customer as content below:

1. **Customer Overview**

* Customer Name: Sovann Reachsey Co., Ltd
* Current address: No. 1Q, Road 291, Ward Bueng Kak 2, Prince Kourk District, Phnom Penh.

1. **Credit Content:**

* Existing loan:
* Loan amount: N/A
* Outstanding loan : N/A
* New Loan:
* Loan amount: 1,200,000.00 USD
* LC and Bank Guarantee limit: N/A
* Type of loan: Credit Line
* Purpose of loan: Addition working capital
* Term: 12 months
* Interest rate: 8.5 % per year
* Processing fee: 0.5 % per total amount
* Repayment Method: principal and interest monthly
* Disbursement time: N/a

1. **Loan security**

- Hypothec over immovable property

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| **No.** | **Pacel number** | **Title deed number** | **Ownership** | **Total size (m2)** | **Location** | **Collateral for** |
| 1 | ក.រ 0196 | ក.រ 0196 | Sovann Reachsey Co., Ltd | 1,662.26 | Kratie | Existing and new Loan |

1. **Credit conditions:**
2. *Conditions for customers: (must apply in credit contract)*

N/A

1. *Other condition:*

N/A

**Article 2:** This Decision shall take effect from the date of signing.

**Article 3:** CRD., Credit Management Department, Risk Management Department, and related departments perform this decision in accordance to regulations of BIDC and regulations of law for loan.

**CEO OF BIDC**

***Recipients:***

* As above;
* Filed at RMD.HO

**NGUYEN QUOC HUNG**