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| [Code] | **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 [Proposal] on date [ProDate] of [RequestBy] [FollowBy]

**DECIDES:**

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

1. **Customer Overview**

* Customer Name: [CustomerName] [Cif]
* Current address: [Address] [Representative]

1. **Credit Content:**

* Existing loan:
* Loan amount: [LoanAmount]
* Outstanding loan [OutDate] [OutLoan]
* New Loan:
* Loan amount: [NewLoan]
* LC and Bank Guarantee limit: [LCBG]
* Type of loan: [TypeLoan]
* Purpose of loan: [Purpose]
* Term: [Term] months
* Interest rate: [Rate]
* Processing fee: [Fee]
* Repayment Method: [Repay]
* Disbursement time: [Disbur]

1. **Loan security**

- Hypothec over immovable property

[OldProperty]

[Mortgage]

[OldMortgage]

[OtherCollateral]

[Collateral]

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

[Condition]

1. *Other condition:*

[OtherCondition]

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

**Article 3:** [RequestBy], 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

**[BoardManagement]**