



# Cambodia Water Operator Scheme **CWOS**

The development of the water sector in Cambodia has substantially enhanced the well-being of the population and fostered sustainable socio-economic growth.

To further this progress, SME Bank of Cambodia has introduced the "Cambodia Water Operator Scheme," providing favorable financing scheme for business owners operating within the water sector.

**Loan Size** Up to **3\$ USD** | **Loan Tenor** Up to **10 Years**

\*Terms & Conditions apply

**096 811 1118**

[www.smebankcambodia.com.kh](http://www.smebankcambodia.com.kh)

## Features

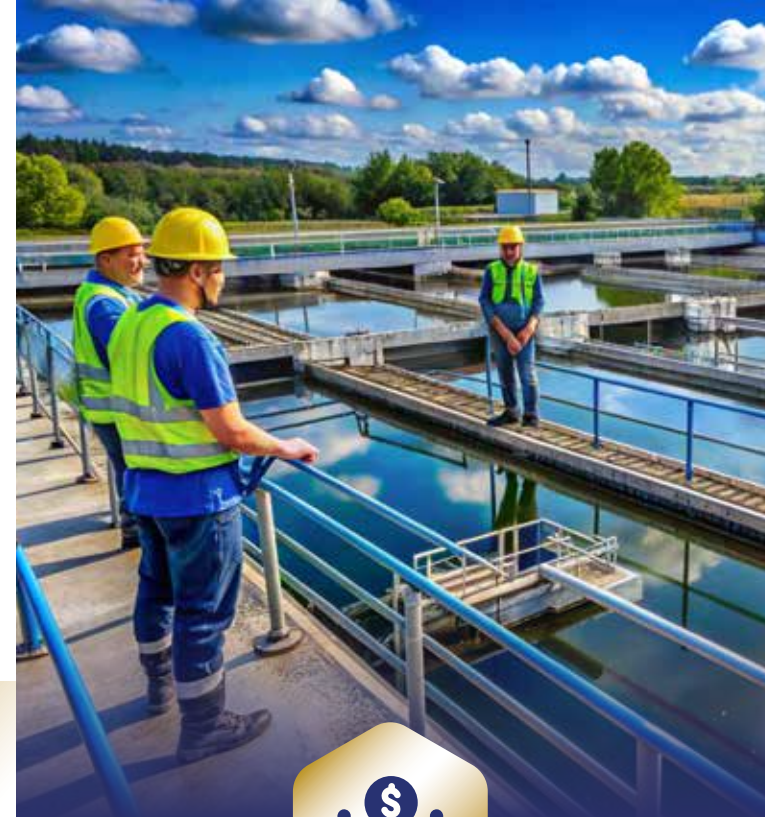
<b>Loan Size</b>	Up to US \$3 million (or KHR equivalent)
<b>Loan Purpose</b>	Expenditure / Working Capital
<b>Loan Tenor</b>	Up to 10 years
<b>Currency</b>	KHR / USD
<b>Interest Rate</b>	From 5.00% P.A (USD) From 4.75% P.A (KHR)
<b>Upfront Fee</b>	0.50%

## Benefits

- ✓ Offering favorable interest rates.
- ✓ Enhancing the efficiency and productivity of the water business.
- ✓ Ensuring appropriate collateral requirements.

## Documents Required

- ✓ Identification documents for the borrower & co-borrower, such as a National Identification Card (NID), passport, or other equivalent documents.
- ✓ The title deed of the collateral.
- ✓ Business-related registration documents such as: a Business License, Patent, and Certificate of Incorporation.
- ✓ Documents of income and expenses.
- ✓ Financial Statement (if applicable).
- ✓ Bank Statement (if applicable).
- ✓ Any relevant documents based on the business sector.



## How to apply

Please visit the branch closest to you or call to : **+855 96 811 1118**  
Our Relationship Officer will contact you and provide a detailed consultation.

Or  
you can make a loan inquiry online via our bank website:  
[www.smebankcambodia.com.kh](http://www.smebankcambodia.com.kh)

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\* The Bank reserves the right to change the conditions without prior notice.