PROJECT ON “SUSTAINABLE FREIGHT TRANSPORT AND LOGISTICS IN THE MEKONG REGION”

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REPORT ON ACCESS TO FINANCE FOR SMEs IN FREIGHT TRANSPORT AND LOGISTISC SECTOR

TRADE AND INVESTMENT FACILITATION DEPARTMENT (TIF)

MEKONG INSTITUTE

JUNE 2018
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QUESTIONNAIRE
1. The project on “Green Freight Transport and Logistics in the Mekong Region” is established with support from European Union (EU), and jointly implemented by (i) Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ); (ii) Mekong Institute (MI); and (iii) Greater Mekong Subregion Business Forum.

2. The project objective aims to increase sustainable freight transport and logistics in the Mekong Region through: (i) improving fuel efficiency by better management, cooperation, and driving behaviors in the Mekong region; (ii) improving the safety of dangerous goods transport within the Mekong region; (iii) increasing access to finance for SME in the logistics sector in greening and freight and logistics; and (iv) promoting modal shift, labelling, and other sustainable consumption and production (SCP) incentive measures in freight, transport and logistics. To this end, the project intervention has focused on the following areas:
   a. **Fuel Efficiency.** Implement measures to increase fuel efficiency to 500 micro and small freight and logistics companies
   b. **Safety of dangerous goods transport.** Introduce guidelines for dangerous goods transport to administrative bodies and companies. Facilitate cross-border agreements and train on safety of dangerous good transport.
   c. **Access to Finance.** Support green loan initiatives and develop investment plans for work program
   d. **Awareness & Policy Actions.** Support awareness and policy actions, e.g. labelling, regulations, incentives, modal shift.

3. In consideration of the SMEs' financial situation with barriers to sources of credit and finance in freight transport and logistics sector in Cambodia, Lao PDR, Myanmar, and Viet Nam (CLMV), caused by high interest rates and collateral requirements; lack of appropriate financial and leasing services, e.g. vehicle loans and lease, limited cash flow for investment, low creditworthiness, this work package 3 (WP3) – Access to Finance aims to offer freight transport and logistics SMEs more suitable access to finance by working with freight carriers, financial institutions, and lessors and / or vendors in order to improve SMEs' creditworthiness and expand the financial products and services available to them.

4. The WP3 has a strong linkage with WP1 – Improving Fuel Efficiency (Eco & Defensive Driving, Financial Management, and Logistics Alliance) in terms of (i) assisting the participating SMEs’ to develop fuel efficiency action plan, e.g. business and investment planning; and (ii) aiding their eligibility for loans, leases, and other innovative financial and credit services. As such, the overall and specific objectives and main activities for “Access to Finance” are summarized as below:
a. **Overall objective:** To increase access to finance for SME in the freight and logistics sector.

b. **Specific objectives.** (i) To facilitate leasing for SME transport operators in CLMV countries; and (ii) To implement technology and fleet upgrades in at least 20 companies.

c. **Main activities**

   i. Conduct study on banking and leasing services, including review of existing banking services available in Cambodia, Lao PDR, Myanmar, Viet Nam, and Thailand (CLMVT)

   ii. Conduct stakeholder consultation workshops in each studied country to discuss possible solutions on Access to Finance in support of technology improvement in freight transport and logistics sector.

   iii. Provide technical assistance to SMEs in (under WP1) in Cambodia and Myanmar to develop business or investment plans for technology improvement.

II. **SCOPE OF THE DESK RESEARCH**

5. The desk research aims to identify different banking and leasing services, e.g. bank loans and finance lease that assist Trucking and Logistics SMEs’ purchase of new trucks and / or upgrading of technology in order to reduce fuel consumption, and carbon emission. The financial products and services can be provided by either national or regional / international financial institutions, particularly in Thailand and Viet Nam. It may also identify SMEs that are in need of capital through bank loans to invest in purchase of new trucks equipped with new and retrofitting technologies, including:

   a. Reduced tyre pressure through automatic tire measure monitoring
   b. Low rolling resistance tires, automatic tire pressure monitoring
   c. Aerodynamics, e.g. to reduce fuel consumption.
   d. Telematics services
   e. Others related to fuel efficiency

6. The research results will be used to share with 30 SMEs, i.e 10 SMEs in each country, i.e. Myanmar, Thailand, and Viet Nam on the banking and leasing services provided financial institutions and leasing companies at the workshops introducing new banking products and services in each of countries.
7. Based on the result of workshop on the banking services financing SME’s investment in new trucks, MI will provide technical assistance to preparation of business plans (BPs) on leasing new trucks for at least 5 BPs in each of the country.

8. The desk research aims to approach the following:
   a. What banks and automobile companies and manufacturers are involved in sustainable freight financing?
   b. What is the potential financing modality, bank loan and/or leasing, to upgrade truck fleets in Cambodia, Myanmar, Thailand, and Viet Nam?
   c. What freight logistics and transport companies are willing to invest in new and upgrading truck fleets?

III. METHODOLOGY

9. First, the study looks into an overall landscape of green finance for sustainable development in Asia, including the Mekong countries.

10. Second, the study focuses on the supply side of SME’s Access to Finance under the project framework to collect and analyze information on types of financial and leasing products and services and green freight technology, which are available in the markets and provided by (i) Financial Institutions and Leasing Companies, and (ii) Truck Technology Companies in Myanmar, Thailand, and Viet Nam.

11. Based on the establishment of the database of financial institutions and leasing companies in the three countries, the study team will conduct the survey and consultations with the selected financial institutions, leasing companies as well as truck technology companies in the three countries in order to approach and gain the understanding of the specific banking and leasing products and services provided to SMEs in the transport and logistics sector. In addition, the survey on green technology will also be implemented, which aims to assess if the current truck technology serving fuel efficiency matches the need of freight transport and logistics companies.

12. Upon completion of the survey and consultations, dissemination workshops will be held to introduce the banking and leasing products and services as well as truck technologies to the project beneficiaries (freight and logistics SMEs), and identify the financial need and readiness for investment in new and upgrading truck technologies. Based on the need and readiness of the SMEs, the project will provide them with business plan development to facilitate their access to finance as appropriate.

13. The method for this study is summarized as per the following:
## IV. GREEN FINANCE FOR SUSTAINABLE DEVELOPMENT

<table>
<thead>
<tr>
<th>Access to Finance for SMEs in Freight Transport and Logistics Sector</th>
<th>Technology Investment in Freight</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SME’s Financiers</strong></td>
<td><strong>Technology Investment in Freight</strong></td>
</tr>
<tr>
<td>Banks</td>
<td>Leasing Companies</td>
</tr>
</tbody>
</table>

Methods: (i) Online searching, and/or Direct Communication, and (iii) Dissemination Workshop

### Financial Products and Services
- Bank Loan
- Hire Purchase
- Finance Lease
- Operating Lease
- Others

### Truck Technologies
- Green Freight Technology (GFT)
- Aerodynamics devices
- Rolling resistance
- Other GFT (on-board telematics, and etc.)

### Findings
- Financial Institutions' Products and Services serving freight transport and logistics
- Leasing companies’ products and services
- Trucking Manufacturing Companies’ technologies serving fuel efficiency and reduction of carbon emission.
- Potential financing products and options, and requirements for access to finance

Dissemination workshop that aim to (i) introduce financial and leasing products and services, and (ii) truck technologies to the project beneficiaries (freight and logistics SME), (ii) identify financial need and readiness of SME’s investment in truck technologies, and (iii) provide SMEs with technical assistance on business plan development.
14. Sustainable development requires an unprecedented shift in investment away from greenhouse gas, fossil fuel and natural resource intensive industries towards more resource efficient technologies and business models. Green finance is understood as the forms of investment or lending in consideration of environmental effect in order to enhance environmental sustainability. As such, sustainable investment and banking is a critical part of green finance.

15. In fact, economic growth toward sustainable development is a challenge facing most developing Asian economies with the fact that their economic growth patterns are mostly resource and carbon intensive. It is noted that the carbon intensity of economic output has declined substantially in the developing countries, including the Mekong countries (such as Lao PDR, Thailand, and Viet Nam) over the past decades. In addition, they have been also affected by climate change while economic, social and governance readiness to improve resilience is lacking. Therefore, the need for a reduction of carbon emissions, huge investments in green and climate-resilient infrastructure is emerging across the region.\(^1\)

16. According to the United Nations Environment\(^2\), there exists the need and opportunities for green investment in the context of the ASEAN for the period 2016 – 2030 with an estimated US$3 trillion. This investment focuses on four sectors: infrastructure (US$1,800 billion), renewable energy (US$400 billion), energy efficiency (US$400 billion) and food, agriculture and land use (US$400 billion), respectively. In this connection, Indonesia is in need of the largest volume of green finance, while substantial investment opportunities exist in Thailand and Viet Nam.

17. The relevant sources and mechanisms of green financing can be in the form of (i) public finance; (ii) private finance; (iii) climate finance; (iv) development banks; and (v) green bonds. It is estimated that 75% of current flows come from public finance, and 25% from private finance, largely in the form of commercial loans. In future, public green finance contributions are anticipated to drop to around 40% of total green finance, with an increase by 60% from private finance.

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\(^1\) ADB, 2018, Fostering Green Finance For Sustainable Development In Asia

\(^2\) UN Environment, 2017 Green Finance Opportunities in ASEAN
18. There exists the distinctions between “climate”, “green” and “sustainable” finance. Sustainable finance is recognized as the most inclusive term that covers social, environmental and economic aspects. In this regard, green finance is mostly focuses on climate finance. It can be noted that green is a subset of sustainable. This enables a broad mapping of the green investment sectors against the sustainable development goals (SDGs) with the fact that the SDGs are increasingly used to view green and sustainable finance. As such, green investments can deliver the SDGs:
- SDG 6 – Clean water and Sanitation
- SDG 7 – Affordable and Clean energy
- SDG 9 – Industry, Innovation, and Infrastructure
- SDG 11 – Sustainable cities and communities
- SDG 12 – Responsible consumption and production
- SDG 13 – Climate action
- SDG 14 – Life below water, and
- SDG 15 – Life on land

19. Typology of green finance can be classified and summarized as below:

<table>
<thead>
<tr>
<th>Infrastructure</th>
<th>Energy Efficiency</th>
<th>Renewable Energy</th>
<th>Food, Agriculture, and Land use</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Rail</td>
<td>- Buildings</td>
<td>- Solar</td>
<td>- Agriculture and food production</td>
</tr>
<tr>
<td>- Energy transmission and distribution</td>
<td>- Industry and production</td>
<td>- Hydropower</td>
<td>- Food distribution and management</td>
</tr>
<tr>
<td>- Water</td>
<td>- Transport</td>
<td>- Wind</td>
<td>- Forestry and land management</td>
</tr>
<tr>
<td>- Telecommunications</td>
<td>- Climate adaptation and mitigation</td>
<td>- Bioenergy and others</td>
<td></td>
</tr>
<tr>
<td>- Climate adaptation and mitigation</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>- Waste management and pollution control</td>
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<td></td>
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<tr>
<td>- Smart cities</td>
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</tbody>
</table>

20. It is recognized that the barriers to success to scaling green finance, which need to be understood of the various regional characteristics. These include: (i) the dominance of SMEs in the ASEAN economies encountering difficulties in accessing finance for green investment in order to increase their environmental performance through energy efficiency (EE)
investments, and expand their sales of green goods and services; (ii) the structural features of the ASEAN financial system with the majority of short-term bank financing; (iii) insufficient environment information and limited information-sharing platforms, which may make it more difficult to identify new opportunities to approach new sources of green funding; (iv) the definitions of green projects that may lead to more difficulties and costs for investors; (v) high risks (regulatory risks, technology risks, credit and capital market risks in green investments; and (vi) lack of financial policy framework supporting the national environmental and broader sustainability objectives.
V. BANKING AND LEASING PRODUCTS AND SERVICES

21. To assess the feasibilities of SMEs’ access to finance for investment in freight transport and logistics sector, the study has established a database of “business profiles” of the financial institutions and leasing companies, and identified financial and leasing products and services as well as truck technologies available to serve fuel efficiency and reduction of carbon emission in the three countries, namely Myanmar, Thailand, and Viet Nam, respectively.

THAILAND
BANKING PRODUCTS AND SERVICES

<table>
<thead>
<tr>
<th>BANK NAME</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Ayudhya Public Company Limited.</td>
<td>1. Krungsri Truck loan&lt;br&gt;- Krungsri Truck is an auto loan being provided by Krungsri bank. It includes forms of credit line, down payment, number of installment, and guarantor. It is determined based on the brand and model as well as the status and income of applicant following the consideration criteria of the Bank.&lt;br&gt;- Key features of Truck loan services:&lt;br&gt;  ▪ It is available for 4-to-12-wheel trucks, trailer head, trailers, semi-trailers, including equipment and components of the trucks used for goods transport.&lt;br&gt;  ▪ Japanese and European brands namely, Isuzu, Hino, Mitsubishi, Nissan, Volvo, Scania, Mercedes-Benz, and MAN&lt;br&gt;  ▪ Low down payment and up to 60 installments&lt;br&gt;  ▪ Consultancy service for SMEs&lt;br&gt;- Requirements:&lt;br&gt;  ▪ Documents for loan application as requested by the bank</td>
<td>Website: <a href="http://www.krungsri.com/bank/en/PersonalBanking/LoanProducts">www.krungsri.com/bank/en/PersonalBanking/LoanProducts</a>&lt;br&gt;Address: 1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120 Thailand&lt;br&gt;Corporate Business Team Contact&lt;br&gt;Praphaiwan Sunghaworn&lt;br&gt;Telephone: +66 081-839-8883&lt;br&gt;Email: <a href="mailto:Praphaiwan.Sunghaworn@krungsri.com">Praphaiwan.Sunghaworn@krungsri.com</a>&lt;br&gt;Thitiporn Saksobhavit&lt;br&gt;Telephone: +66 089-205-7787&lt;br&gt;Email: <a href="mailto:Thitiporn.Saksobhavit@krungsri.com">Thitiporn.Saksobhavit@krungsri.com</a>&lt;br&gt;Virongrong Wattanayakorn&lt;br&gt;Telephone: +66 081-927-2791&lt;br&gt;Email: <a href="mailto:Virongrong.Wattanayakorn@krungsri.com">Virongrong.Wattanayakorn@krungsri.com</a></td>
</tr>
<tr>
<td>BANK NAME</td>
<td>BANKING PRODUCTS &amp; SERVICES</td>
<td>CONTACT</td>
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</table>
|           | - Financial statements for 3 retroactive years or copies of savings/ fixed/ current accounts for the past 6 months.  
|           | - Transport operation license |         |

2. **SME loan**

- Kern-roi is SME loan being provided by Krungsri in order to empower business of SME. It is high credit limit with long-term repayment plan up to 10 years.
- **Key features:**
  - Total credit line: From THB 200,000 - 15,000,000
  - Type of credit: Long-term loan
  - Credit term: Up to 10 years
  - Interest rate (per year): Not more than MRR+2.0%
  - Collateral: Land and construction namely, factory / residence (single detached house, townhouse, condominium) / commercial building
- **Requirements:**
  - SME in operation not less than 2 years
  - Financial records /statements with profit

*Note: Unfavorable thing for this loan is about high front-end fee which can be up to 2% of approved loan. It will also be added with bank fees.*

- **Document requirements**
  - Bank statement of past 6 months (Maximum of 3 accounts)
  - Business registration certificate
  - Memorandum and Articles of Association and certificate of company stamp (issued not exceeding 3 months)
  - Financial statements for the past 3 years
  - Taxpayer ID / Por Por 20
  - Collateral (ownership of asset)
  - Business location
  - Photos of interior / exterior of business place and photos of products
  - Marriage certificate / divorce certificate / copy of certificate of name


Address: Bank of Ayudhya PLC (all branches)
Telephone: Hotline 1572
Overseas call: +66-2296-2000 # 1
<table>
<thead>
<tr>
<th>BANK NAME</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
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</thead>
</table>
| **Krungthai IBJ Leasing Co., Ltd** | - or surname change / death certificate of spouse* (if applicable)  
  - Letter of consent for Credit Bureau checking of borrower / co-borrower | Website: [www.ktibj.co.th](http://www.ktibj.co.th)  
  Address: Krungthai IBJ Leasing Co., Ltd.  
  No. 161, 18th Floor, Nonthawan Building  
  Rajdamri Road, Lumbini, Pathumwan, Bangkok 10330  
  Telephone: (66) 0 2651 8120 | (66) 0 2252 9620  
  Fax: (66) 0 2254 6118  
  E-mail: leasing@ktibj.co.th |
| **KTB Leasing Co., Ltd. (KTBL)** | - Krungthai IBJ Leasing Co., Ltd. (KTiBJ Leasing) was established on February 12, 1992 with registered capital of 100 million Baht of which Krungthai Bank holds 49% stake. The company is a co-investment between Krungthai Bank PCL and IBJ Leasing Co., Ltd., which is a leading leasing company of Japan with over 40 years of experience in this business.  
  - It provides financial support services for investment in business and manufacturing industry such as passenger cars, trucks, fork-lift trucks, machinery, manufacturing equipment, computers and office equipment by means of leasing.  
  - Core services of leasing:  
    - Leasing  
    - Hire-purchase  
    - Factoring services  
    - Financial advice to SMEs for leasing options and on financial planning, cash flow management, tax planning and corporate income tax burden reduction.  
  - Features of Leasing:  
    - No need to submit other collateral security  
    - No restriction on leased property (except immovable property)  
    - No risk arising from interest rate volatility throughout lease period.  
    - Can restructure leasing in line with customers’ requirement through speedy services. | Website: [www.ktbleasing.co.th](http://www.ktbleasing.co.th)  
  KTB Leasing Co., Ltd.  
  No. 20, Floors 6-8, Suanmali Building  
  Yugala Road 2, Wat Dhebsirindra  
  Pomprabsatruphai District, Bangkok 10100 |
<table>
<thead>
<tr>
<th>BANK NAME</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>- Car Hire Purchase</td>
<td>Telephone: +66 0-2299-3800</td>
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<tr>
<td></td>
<td>- KTBL Car Convenience Cash</td>
<td>Fax: +66 0-2299-3880</td>
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<tr>
<td></td>
<td>- Financial Lease</td>
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<td></td>
<td>- Auto Maintenance Lease</td>
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<tr>
<td></td>
<td>- <strong>Key features of Car Hire Purchase</strong></td>
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<tr>
<td></td>
<td>- Car Hire Purchase for all types of vehicles like trucks and vans, available in the markets</td>
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<td></td>
<td>- Flexible conditions of installment payment for SMEs.</td>
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<td></td>
<td>- No collateral security required</td>
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<td></td>
<td>- Small down payment with installment period of 84 months maximum and special interest rates available</td>
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<td></td>
<td>- Approval result is known quickly</td>
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<td></td>
<td>- <strong>Key features of KTBL Car Convenience Cash</strong></td>
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<td></td>
<td>- KTBL Car Convenience Cash refers to service provided to SMEs needing cash to supplement liquidity through their own assets that can be used for applying this type of credit such as passenger car, pick-up truck and van.</td>
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<td>- Maximum credit line of 80% and long repayment period of 84 months.</td>
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<td>- Maximum car age including installment repayment period of as long as 20 years.</td>
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<td></td>
<td>- <strong>Key features of Financial Lease</strong></td>
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<tr>
<td></td>
<td>- SMEs lessee can purchase truck and auto parts through financial lease with minimum monthly rent payment in 3-5 years.</td>
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<td></td>
<td>- Fixed installment rent payment without any volatile interest rate.</td>
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<td></td>
<td>- Flexible conditions of leasing with quick process of approval.</td>
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<tr>
<td></td>
<td>- <strong>Key features of Auto Maintenance Lease</strong></td>
<td></td>
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<tr>
<td></td>
<td>- The lease is for truck hire purchaser and will cover all cost of truck maintenance enjoying tax benefit.</td>
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<tr>
<td></td>
<td>- KTB – Green Loan</td>
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</tbody>
</table>
KTB Green loan scheme includes investments or term loan (T/L) or working capital or credit line for projects that generate energy savings or enable use of alternative or renewable energy. It is for SMEs with firm plan to invest in projects of pollution reduction/elimination including expenses on improvement or renovation of business establishment site, building construction and related machinery and equipment.

- **Key features of KTB Green Loan**
  - For SMEs having i) loan repayment ability or debt serviceability and ii) acceptable financial record.
  - Loan amount: Credit limit/line is considered and approved as deemed necessary and appropriate.
  - Interest rate: Minimum Loan Rate-1.0% during the first two years and Minimum Loan Rate from third year onward.
  - Fee and collaterals: according to Bank procedures and regulations
  - Term loan (T/L) period of not exceeding 10 years
  - Target: All sectors

- **Requirements:** Financial records

- **KTB- Energy Saving loan**
  - A Term Loan for SMEs Projects that involve the construction/renovation of a factory or installation/upgrading of machinery and equipment including materials used in energy saving or renewable energy as well as new or alternative energy projects such as power/electricity generating to be used in business establishments and/or for sale to the Electricity Generating Authority of Thailand (EGAT).

- **Key features of KTB- Energy Saving loan**
  - Loan amount: Credit limit/line is considered and approved as deemed necessary and appropriate.
<table>
<thead>
<tr>
<th>BANK NAME</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| Bangkok Bank | **Bualuang Green Loan**  
- Bangkok Bank is offering a Bualuang Green Loan for investments in energy-saving projects, to improve the efficiency of SME energy consumption, or produce environmentally friendly products.  
- Key features of the loan:  
  ▪ High credit line (one million baht or more) with special low interest rate as low as MLR or lower per annum  
  ▪ Waived management fee  
- Requirements: Investment in energy-saving projects and activities, development of alternative/renewable energy, support green label products.  
- SME services: professional advice on financial management, business planning and having strong support network.  | Website: [www.bangkokbank.com/BangkokBank/](http://www.bangkokbank.com/BangkokBank/)  
Address: SME Business Center Level 2, Bangkok Bank Head Office, 333 Silom Road, Bangkok, Bangkok 10500  
Thailand  
Telephone: +(66) 0-2626-4081-5  
Fax: +(66) 0-2626-4080 |
| SCB Bank | **SCB Auto Finance**  
- SCB Auto Finance of SCB offers hire-purchase as well as loans to purchase a new car/truck for SMEs.  
- Key features:  
  ▪ Maximum loan amounts of up to 95% of the valuation amount for new cars and 90% for used cars.  
  ▪ No assets required as collateral  
  ▪ Installment periods of up to 84 months  
- Requirements:  
  ▪ Insurance requirements are subject to the bank’s conditions.  
  ▪ Fee rates, requirements, and conditions are as specified by the bank.  
  ▪ Conventional requirements plus Statement or copy of deposit passbook for the past 6 months  
  ▪ Age: 20-60 years old (no more than 65 years when combined with | Website: [www.scb.co.th](http://www.scb.co.th)  
Mr. Orapong Thien-ngern, Director  
Address: 9 Ratchadapisek Rd., Jatujak, Bangkok 10900 Thailand  
**Customer service**  
Address: The Siam Commercial Bank PCL, 21st Floor, Zone A, 9 Ratchadapisek Road, Chatuchak, Bangkok 10900  
Telephone: 0 2722 2222  
0 2544 1000/ 0-2544-6309/ 0-2544-4358  
Email: [company_secretary@scb.co.th](mailto:company_secretary@scb.co.th)  
[investor.relations@scb.co.th](mailto:investor.relations@scb.co.th) |
Supporting documents for loan application

Individuals
- ID card; House registration
- Payroll slip or salary confirmation letter
- Statement or copy of deposit passbook for the past 6 months

Juristic persons
- ID card; House registration
- Payroll slip or salary confirmation letter
- Statement or copy of deposit passbook for the past 6 months
- For business owners: A certificate letter recently issued by the Office of the Company Limited and Partnership Registration and commerce registration within the past 6 months
- For business owners: A certificate letter recently issued by the Office of the Company Limited and Partnership Registration and commerce registration within the past 6 months.

Minimum information disclosure:

<table>
<thead>
<tr>
<th>Banking Product &amp; Services</th>
<th>Details disclosed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item</td>
<td></td>
</tr>
<tr>
<td>a. Interest rate</td>
<td></td>
</tr>
<tr>
<td>- New Car: Flat Interest Rate p.a. 8%; Effective Interest Rate p.a. =16%</td>
<td></td>
</tr>
<tr>
<td>- Interest rate calculation: Daily basis</td>
<td></td>
</tr>
<tr>
<td>- The number of days per year for interest calculation: Based on a calendar year</td>
<td></td>
</tr>
<tr>
<td>BANK NAME</td>
<td>BANKING PRODUCTS &amp; SERVICES</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| The KASIKORN BANK Public Company Limited | **1. K Leasing**  
- Hire purchase – New Car  
- Hire purchase – Used Car  
- Refinance  
- Financial Lease  

**2. K Factory and Equipment**  

**3. K-Auto Finance**  
It is a multipurpose loan for customers who own a car and want to use cash for whatever purpose, in which customers can receive better benefits than with other types of loans.  
- Cheaper interest rates than other loans for the same purpose.  
- Faster approval time, i.e., within 1 day only.  
- The loan amount can be as high as hundreds of thousands of baht, since the loan approval takes into account the car appraisal; the bank offers up to 100% of the appraised value of the car. | Website:  
[https://www.kasikornleasing.com/EN/Pages/index.aspx](https://www.kasikornleasing.com/EN/Pages/index.aspx)  
1 Soi Rat Burana 27/1, Rat Burana Road,  
Rat Burana Sub-district, Rat Burana District, Bangkok  
10140  
Email: info@kasikornbank.com  
Telephone: 02-6969999  
Fax: 02-6969966 |
An installment plan can be chosen up to 72 months, which will lower the monthly payment to make it easily affordable by the customer, who can flexibly plan monthly spending. Cars as old as 17 years are eligible for the service.

**Qualifications**
- Thai nationality
- Ownership of vehicle registration book without any debt or obligations
- Minimum income of 15,000 baht / month for residents in Bangkok and Metropolitan Area
- Minimum income of 10,000 baht / month for residents outside of Bangkok and Metropolitan Area
- Definite and traceable occupation and income

**Required Documents (Borrower and Co-Borrower)**
- 4 copies of applicant's national ID card and house registration
- 4 copies of Company Registration Certificate and Company Memorandum of Association (for juristic persons)
- Copy of documents demonstrating the applicant's financial standing e.g. deposit bank books, salary certificate, or pay slips
- Pay slips showing the latest 6 months
- Vehicle registration
- First- or second-class insurance policy

4. **K-SME Business Solutions**

**Qualifications**
- Individual or corporate of Thai nationality
- Be at 20-65 years of age and older (not older than 75 years old for current customers)
- No experience required except in cases of loans for the purchase of land for the construction of apartments
- Good financial standing by KBank criteria
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<tr>
<th>BANK NAME</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
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</table>
| **Individual Borrower** | ▪ Copy of the national ID card of the applicant, spouse, guarantor, and collateral owner.  
▪ Copy of the house registration of the applicant, spouse, guarantor, and collateral owner.  
▪ Copy of a marriage or divorce certificate or spouse's death certificate, if any.  
▪ Copy of a name-surname change certificate of the applicant, spouse, guarantor, or collateral owner, if any.  
▪ Copy of the business registration and / or other government-issued documents  
▪ Documents showing the income of the business such as account statements, bills, and etc.  
▪ Collateral ownership document (for loans that required collateral only) | |
| **Corporate Borrower** | ▪ The national ID card of Managing director  
▪ Authorized signatories  
▪ All shareholders holding at least 20%  
▪ All guarantors  
▪ Grantor and grantee of power of attorney  
▪ House registration of Managing director  
▪ Name Change Certificate of managing director, juristic person’s authorized signatory(ies), shareholders holding shares of at least 20 percent of the total, all guarantors, grantor of authorization and authorized person, collateral owner (if any)  
▪ Corporate Registration Certificate and copy of the corporate objectives (within 3 months)  
▪ Corporation’s Memorandum of Association and Articles of Association  
▪ Shareholder registration (within 3 months) | |
<table>
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<tr>
<th>BANK NAME</th>
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<tbody>
<tr>
<td>UOB Public Company limited</td>
<td>- <strong>Lease and Hire Purchase</strong>&lt;br&gt;UOB Public Company limited offers leasing and hire purchase services to acquire commercial truck/vehicle and other machinery and equipment used in business. SME can purchase vehicles and parts from local and international vendor with UOB financing service.&lt;br&gt;- <strong>Key Features:</strong>&lt;br&gt;  ▪ Long-term investment for SMEs aligning with their financial plans.&lt;br&gt;  ▪ No additional required collaterals such as land or building&lt;br&gt;- <strong>Requirements:</strong>&lt;br&gt;  ▪ Minimum 5 years in business and management experience&lt;br&gt;  ▪ Purchase agreement or quotation of acquired equipment or vehicle&lt;br&gt;  ▪ Bank statements of their major accounts for the past 6 months&lt;br&gt;  ▪ Past three-year audited/ unaudited financial statements</td>
<td>Website: <a href="https://www.uob.co.th/business-en/loans/commercial-loan-leasing.page">https://www.uob.co.th/business-en/loans/commercial-loan-leasing.page</a>&lt;br&gt;Address: Product Sales Specialist (PSS) : Equipment Financing&lt;br&gt;UOB Head Office, 191 South Sathon Road, Bangkok, 4th Floor, Sathon Building&lt;br&gt;Telephone: +66 0-2343-3773-4</td>
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<tr>
<td>LEASING COMPANY</td>
<td>LEASING PRODUCTS &amp; SERVICES</td>
<td>CONTACT</td>
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<td>SCANIA</td>
<td><strong>Finance Lease</strong>&lt;br&gt;▪ During the leasing period, SME owner has to pay lease installments to own truck.  &lt;br&gt;▪ At the end of leasing period, SME owner will have the option to buy the truck, often at a very favorable residual value.  &lt;br&gt;▪ SME can benefit from paying interest on the outstanding value, potential tax and VAT benefits and trade-in value - profit from careful maintenance and use.&lt;br&gt;&lt;br&gt;&lt;strong&gt;Operating Lease&lt;/strong&gt;&lt;br&gt;▪ SME pays for the use of the truck with a fixed lease amount paid per month, returning the vehicle when the contract expires.&lt;br&gt;&lt;br&gt;&lt;strong&gt;Scania Loan&lt;/strong&gt;&lt;br&gt;▪ Using the vehicle as security, SME can take out a loan and pay it off in installments with interest. The loan is reimbursed through an agreed payment plan and duration.</td>
<td>Website: <a href="http://www.scania.com/th">www.scania.com/th</a>&lt;br&gt;Address: 999/19 Moo 9, Bangna-Trad Rd., Km. 19, T.Bangchalong, A.Bangplee 10540 Samutprakarn Thailand&lt;br&gt;Telephone: +66 2 017 9200&lt;br&gt;Fax: +66 2 017 9204&lt;br&gt;<a href="https://www.scania.com/th/en/home/products-and-services/finance-and-insurance/finance.html">https://www.scania.com/th/en/home/products-and-services/finance-and-insurance/finance.html</a></td>
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<tr>
<td>Mercedes-Benz</td>
<td><strong>Hire Purchase</strong>&lt;br&gt;▪ Only need to pay fixed monthly installment over 12-72 months. It is possible to reduce depreciation expense by 16,667 Baht/month.&lt;br&gt;&lt;br&gt;&lt;strong&gt;Finance Lease&lt;/strong&gt;&lt;br&gt;▪ Flexible lease period from 36 to 72 months based on monthly lease payment adjusted. Ownership of the car is also allowed at the end of contract.</td>
<td>Website: <a href="http://www.mercedesbenz.co.th">www.mercedesbenz.co.th</a>&lt;br&gt;Address: Mercedes-Benz Leasing (Thailand) Co., Ltd, AIA Sathorn Tower, 21st Floor 11/1 South Sathorn Road, Yannawa, Sathorn, Bangkok, Thailand 10120&lt;br&gt;Telephone: (66 2) 032 8888 or 1250&lt;br&gt;Fax: +66 66 2 767 8599&lt;br&gt;Email: <a href="mailto:MBLT_Customerservice@daimler.com">MBLT_Customerservice@daimler.com</a></td>
</tr>
<tr>
<td>IFSCAPTHAI</td>
<td><strong>Lease and Hire Purchase</strong>&lt;br&gt;▪ Leasing and hire purchase services to purchase machinery, instruments, vehicles and other equipment that SMEs need to expand production capacity without having to pay a hefty sum of monies upfront which will affect the cash flow.  &lt;br&gt;▪ No other collateral is required for the service.  &lt;br&gt;▪ It only requires fixed monthly repayment in 1-5 years.</td>
<td>Website: <a href="http://www.ifscapthai.com">www.ifscapthai.com</a>&lt;br&gt;Address: 20 Floor Lumpini Tower, 1168/55 Rama 4 Road, Tungmahamek, Sathorn, Bangkok 10120&lt;br&gt;Telephone: +66 0-2285-6326-32</td>
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<td>Leasing Company</td>
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| Thai ORIX Leasing Co., Ltd       | Thai ORIX leasing Co., Ltd offers two types of automobile lease with or without maintenance lease.  
|                                  | **Operating lease**                                                                         | Website: [www.orix.co.th](http://www.orix.co.th)  
|                                  | - The rental rates are treated as operating expenses in the income statement. Therefore, the leased vehicles do not affect balance sheet of business owner.  
|                                  | **Finance lease**                                                                           | Address: Rasa Tower II  
|                                  | - The leased vehicles are recognized as an asset and payable as a liability on the balance sheet.  
|                                  | **Maintenance Lease**                                                                       | 555 Rasa Tower II, Unit 1801, 18th Floor and 19th Floor,  
|                                  | - Prices of the automobile                                                                   | Phahonyothin Road, Chatuchak, Bangkok 10900  
|                                  | - Related taxes and insurance premiums                                                        | Telephone: +66 0 2792-4500  
|                                  | - Maintenance fees                                                                          | Fax: +66 0 2792-4501-2  
|                                  | - Replacement costs for tires and other spare parts                                         |                                                                 |
|                                  | - Any other fees related to servicing the automobile                                        |                                                                 |
|                                  | - Substitute vehicle.                                                                       |                                                                 |
|                                  | Business owner will have benefits from planned, long term and ongoing use for outsourcing benefit, just paying relatively low payment which is off balance, i.e. does not affect balance sheet of the owner. |                                                                 |
| BMW Thailand Company Limited     | BMW Thailand offers hire purchase service to its customers with following steps:          | Website: [www.bmw.co.th](http://www.bmw.co.th)  
|                                  | - Firstly select types of BMW auto.                                                          | Address: 87/2 44th and 50th Floor CRC  
|                                  | - Choose the repayment period from 12 months to 60 months, with flexible contract, deposit and regular payment based on the budget.  
|                                  | - BMW motor insurance program is optional to lender.                                         | Tower All Seasons Place Wireless Road, Patumwan, Bangkok 10330  
|                                  | - BMW Financial Lease is specifically designed for the business that is flexible enough to accommodate the financial needs of customers.  
|                                  | - SMEs can tailor the plan to suit their needs with lease terms available from 36 months to 60 months. | Telephone: +66 0 2 305-8888  
|                                  |                                                                                             | Fax:+66 0 2 305-8889  
|                                  |                                                                                             | Email: callcenter@bmw.co.th  
| Asia Sermkij Leasing Public      | Automobile Hire Purchase Business                                                            | Website: [http://www.ask.co.th/en/about/vision](http://www.ask.co.th/en/about/vision)  
<p>|                                  | Machinery and Vehicle Leasing / Hire Purchase Business                                      |                                                                 |
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<td>Company Limited Or (Bangkok Grand Pacific Lease Public Company Limited)</td>
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<td>Mr. Chonpichet Tantigittipinyo, Chief Marketing Officer Address: 175 อดีร สาร ซี S Sathorn Rd, Khwaeng Thung Maha Mek, Khet Sathon, Krung Thep Maha Nakhon 10120 Telephone: 02679-6226; <a href="mailto:Info@ask.co.th">Info@ask.co.th</a></td>
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**VIETNAM**

**BANKING PRODUCTS & SERVICES**

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| Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) | Vietcombank provides long-term financing for new investment projects in all areas of the economy. With large source of fund and many years of experiences, we can finance from small projects such as mini hotels, restaurants to very big ones like new urban areas, steel plants or hydropower plants. Besides financing, Vietcombank can assess, advise, assist its clients in forming financial plans as well as cash flow for projects in many different areas, such as:  
  ▪ Real estate: Commercial centers, office buildings, hospitals, schools, new urban areas, etc.  
  ▪ Factories, machinery and equipment: Industries such as cement, steel, hydropower, thermal power, wind power, petro, textile, agriculture, aquaculture, forestry, etc.  
  ▪ Transportation vehicles: Includes seagoing vessels (oil tankers, dry freighters, container ships), commercial airplanes (passenger airplanes, cargo airplanes), cars (container cars, passenger cars) and other vehicles  
  ▪ Special projects: Projects guaranteed by Vietnam Development Bank (VDB), renewable energy projects (funded by the World Bank)  
  ▪ Other projects  
Besides financing, Vietcombank can arrange syndicated loans. They are loan agreements for one | Website: [http://www.vietcombank.com.vn/](http://www.vietcombank.com.vn/) Address: 198, Tran Quang Khai, Hoan Kiem, Ha Noi Corporate Banking Department: Address: 11B Cat Linh, Dong Da, Ha Noi, Telephone: +84 0243 9746666 Customer services: Telephone: 1900 54 54 13 +84 0243 824 3524 |
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| Vietcombank | customer by several banks under similar conditions in which, Vietcombank can help arrange syndicated loans with large amounts, competitive interest rates and act as a correspondent bank for your loan. Benefits  
- Competitive interest rates;  
- Loan size: Up to 85% of project value;  
- Flexible loan term: Up to 15 years;  
- Loan repayment schedules suitable with project cash flow and corporate cash flow;  
- Various lending currencies: VND, USD or other currencies;  
- Various lending types  
- Simple and convenient lending procedures. |  |
| BIDV | **Fixed Asset investment Loan**  
BIDV's loan product to meet enterprises’ demands of fixed asset investment such as new investment, capacity expansion investment, and technological innovation investment for production and business activities in a flexible way.  
- Features: Fixed assets formed under Investment projects; small and single assets.  
- General conditions for investment assets:  
  - Assets with sufficient documents proving clear origin and legality.  
  - Assets in transactions without legal dispute of the ownership.  
  - Assets: 100% new or second-hand having at least 80% of remaining value after being used.  
- Loan size:  
  - For fixed asset loan for project investment: subject to demands, credit rating and solvency of customers.  
  - For small, single fixed asset loan: up to 90% of cost for new purchase; up to 80% of remaining value for used assets.  
- Loan term: in accordance with demands, credit rating and solvency of customers.  
- Collaterals: Financed assets and/or other assets as specified.  
- Benefits |  |

**Website:** [www.bidv.com.vn](http://www.bidv.com.vn)  
**Address:** BIDV Tower, 35, Hang Voi, Hoan Kiem, Ha Noi  
**Telephone:** (+84-24) 2220 5544  
**Fax:** (+84-24) 2220 0399  
**Swift code:** BIDVNVX
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</table>
| Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) | **Project Financing**  
- The product provides mid to long term financing for business expansion and project investment activities.  
  **Features of product**  
  - Currencies: VND and Foreign currencies  
  - Loan term: From 12 to 60 months (mid-term) and over 60 months (long-term)  
  - Lending methods: limit, circulatory limit, instalment  
  - Lending amount: depending on customers' demand, repayment sources, equity capital and collateral asset…  
  **Benefits**  
  - Being offered competitive interest rate, flexible payment term, suitable with business projects;  
  - Getting other incentives when they meet the criteria to become a strategic customer of VietinBank;  
  - Being provided well procedure consultancy. | Website: [www.vietinbank.com](http://www.vietinbank.com)  
Address: 108, Tran Hung Dao, Hoan Kiem, Ha Noi  
Telephone: 1900 558 868 | (84) 24 3941 8868; Fax: (84) 24 3942 1032  
Email: contact@vietinbank.vn |

- Simple lending procedures for investment assets’ features, e.g. investment project is not required  
- Competitive and reasonable interest rate  
- Flexible security measures  
- Maximum loan support provided.  
  **Required documents**  
  - Application for loans under the form of BIDV. For small, single asset investment, the enterprise is not required to prepare project loans.  
  - Enterprise’s financial, legal documents.  
  - Loan documents for fixed asset purchase (For small, single asset investment, the enterprise is not required to prepare project loans).  
  - Loan guarantee documents.  
  - Other related documents as required by BIDV.  

**Corporate Automobile Loan**  
- Meet enterprises’ demand for new car or truck as transportation means and improve fixed
| Viet Nam International Joint Stock Bank (VIB) | **Automobile loans [for business-doing]** | **Website**: www.vib.com.vn  
**Address**: Floor 1, Corner Stone Tower, 16 Phan Chu Trinh, Hoan Kiem, Ha Noi  
**Customer Service Telephone**: 1800 8180 |
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<td><strong>Features</strong></td>
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| - Loan value and loan term: The loan value is up to 75% of the collateral value and loan term is up to 6 years.  
- Method of repayment: The amount paid in each time depending flexibly on customer financial capacity: paying principle monthly or quarterly; paying interest monthly.  
- Interest rate: VIB is currently offering many attractive preferential interest rates | - Loan value and loan term: The loan value is up to 75% of the collateral value and loan term is up to 6 years.  
- Method of repayment: The amount paid in each time depending flexibly on customer financial capacity: paying principle monthly or quarterly; paying interest monthly.  
- Interest rate: VIB is currently offering many attractive preferential interest rates | - Loan value and loan term: The loan value is up to 75% of the collateral value and loan term is up to 6 years.  
- Method of repayment: The amount paid in each time depending flexibly on customer financial capacity: paying principle monthly or quarterly; paying interest monthly.  
- Interest rate: VIB is currently offering many attractive preferential interest rates |
| **Conditions for personal customers** | **Conditions for personal customers** | **Conditions for personal customers** |
| - Nationality: Vietnamese  
- Age: From 18 to 70 years old until the maturity period of loans  
- Credit history: No outstanding debt (category 2) at time of loan application and no bad debt (categories 3-5) within last 2 years.  
- Income: At least 10 million/month (if the loan has only 1 payer) or at least 12 million/month (if the loan has at least 2 payers)  
- Payment resource: From salary, house/car rental, business. | - Nationality: Vietnamese  
- Age: From 18 to 70 years old until the maturity period of loans  
- Credit history: No outstanding debt (category 2) at time of loan application and no bad debt (categories 3-5) within last 2 years.  
- Income: At least 10 million/month (if the loan has only 1 payer) or at least 12 million/month (if the loan has at least 2 payers)  
- Payment resource: From salary, house/car rental, business. | - Nationality: Vietnamese  
- Age: From 18 to 70 years old until the maturity period of loans  
- Credit history: No outstanding debt (category 2) at time of loan application and no bad debt (categories 3-5) within last 2 years.  
- Income: At least 10 million/month (if the loan has only 1 payer) or at least 12 million/month (if the loan has at least 2 payers)  
- Payment resource: From salary, house/car rental, business. |

**Viet Nam International Joint Stock Bank (VIB)**

- **Features**
  - Currencies: VND
  - Maximum lending amount: depending on regulations of VietinBank from time to time;
  - Loan term: 5 years at maximum.

- **Benefits**
  - Higher lending amount with flexible and competitive procedure depending on car types and customers’ demands;
  - Customer proactively selects the interest rate and repayment method and plan;
  - The car can be used as collateral.

**Viet Nam International Joint Stock Bank (VIB)**

- **Features**
  - Currencies: VND
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</table>
| Tien Phong Commercial Joint Stock Bank (TPB) | Project Financing | Website: [www.tpb.vn](http://www.tpb.vn)  
Address: TPB Tower, 57, Ly Thuong Kiet, Hoan Kiem, Ha Noi  
Hotline: 1900 58 58 85  
Telephone: +84-24 37683 683 |
| Features |  
- Project (Package) for purchasing of machinery and equipment  
- Construction Project (Package)  
- Other project (package): service consultancy, insurance, intangible goods.  
Currencies |  
- Lending currency is VND or foreign currency.  
- In case of lending in foreign currency, borrower must obey legal regulations on foreign exchange as well as regulations of TPBank  
Lending term: |  
- Subject to request of customer and cash flow of the project.  
- Validity period of lending shall be from the fund withdrawal date until repayment date, but not exceed 12 months / drawdown notice.  
Type of loan: Single loan and/or loan facility  
Automobile Loans |  
Features |  
- Purchase of company cars, freight trucks, and vehicles transportation services.  
- High lending ratio  
- Favor lending interest rate  
- Quick handle of loan request |
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</table>
| Viet Nam Technological and Commercial Joint Stock Bank (Techcombank) | **Auto Dealer Financing**  
- Techcombank offers special financing to dealers of these car makes:  
  - Loans  
  - Payment Guarantees.  
- Stable funding and fast-processed payment orders will help dealers quickly approach and seize business opportunities.  
- Benefits  
  - High financing ratio and flexibility  
  - Advances available  
  - Simple and fast-processed procedure  
  - Secured and stable financing  
  
[Note: Direct contact with Techcombank for details of loan products and discussions] | Website: [www.techcombank.com.vn](http://www.techcombank.com.vn)  
Address: Techcombank Tower, 91, Ba Trieu, Ha Noi  
Corporate banking:  
Telephone: 84-24 3944 885 |
| An Binh Commercial Joint Stock Bank | **Corporate Automobile Loans**  
- Financing loans to companies for purchase of automobile for transport services  
- Customers  
  - Enterprises established and operating legally in the territory of Vietnam have the need to buy vehicles for the purpose of travel, production and business.  
- Duration and method of borrowing  
  - Loan term: flexible, meeting the ability to repay the customer maximum up to 60 months.  
- Method of lending: one-time loans.  
- Method of repayment: principal and interest paid monthly.  
- Loan size, fees and interest rates  
  - In line with the demand for loans and repayment capacity of enterprises, the loan ratio | Website: [www.abbank.vn](http://www.abbank.vn)  
Address: 170, Hai Ba Trung, District 1, Ho Chi Minh City  
Customer service  
Telephone: 1800 1159 |
<table>
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<tr>
<th>COMMERCIAL BANK</th>
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</table>
| Ho Chi Minh Development Joint Stock Commercial Bank (HDBank) | **Corporate Automobile Loan**  
- Businesses are financed for purchase of automobile for business operations and/or transport services  
- Features:  
  ▪ Loan term: Up to 36 months  
  ▪ Financed automobile as collateral  
  ▪ no notarizing request for collaterals  
  ▪ Loan ratio: Up to 70% of the car value.  
- Benefits:  
  ▪ Simple lending procedures  
  ▪ Collateral: wide range of car brands  
  ▪ Debt payment: by installment  
  ▪ Competitive Interest rate | Website: [www.hdbank.com.vn](http://www.hdbank.com.vn)  
Address 25Bis, Nguyen Thi Minh Khai, District 1, Ho Chi Minh City  
Telephone: (84-8) 62 915 916  
Fax: (84-08) 62 915 900  
SWIFT code: HDBCVNVX  
Email:Info@hdbank.com.vn |
| Lien Viet Post Joint Stock Commercial Bank | **Corporate Automobile Loan**  
- Customers  
  ▪ Customers are legal persons who need to borrow money to purchase cars for transportation and means of transport in service of production, business and service activities suitable to their business lines according to the provisions of Law.  
- Features  
  ▪ Loan for car purchase for transportation and business purposes  
  ▪ Purchase of new and used cars  
  ▪ Purchase of passenger vehicles, trucks and specialized vehicles  
- Loan term: Up to 6 years | Website: [www.lienvietpostbank.com.vn](http://www.lienvietpostbank.com.vn)  
Address: 109, Tran Hung Dao, Hoan Kiem, Ha Noi  
Hotline: 1800 577 758  
Email:  
dichvukhachhang@lienvietpostbank.com.vn |
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| - Currency: Vietnamese Dong (VND)  
- Loan amount: up to 100% of car value (for customers with additional collateral other than car purchase)  
- Lending interest: Subject to current regulations of Lien Viet Post Bank  
- Payment method:  
  ▪ The principal is paid monthly or according to the time period, depending on the specific case.  
  ▪ Interest paid monthly, quarterly or the same period of repayment of principal under the outstanding principal decreases  
- Benefits  
  ▪ Flexible repayment method  
  ▪ Additional collateral to increase the loan ratio  
  ▪ Simple loan procedure  
  ▪ Borrowers may participate in promotion programs, preferential interest rates for loans, car insurance with the lowest fee ... specified in each period in accordance with Lien Viet Post Office.  
- Loan application and required documents  
  ▪ Application for loan and repayment plan: according to Lien Viet Post Bank’s policies  
  ▪ Feasible business plan  
  ▪ Records of car purchase: (i) Vehicle purchase contract; (ii) Documents for payment of part of the car purchase such as security deposit, receipt, payment authorization and / or other documents of equivalent value; (iii) Vehicle receipt, delivery / delivery note and / or other equivalent documents; (iv) Car registration or appointment card; and (v) other documents as regulated by Lien Viet Post Bank  
- Automobile companies in partnership with Lien Viet Post Bank, available at:  
| Saigon Thuong Tin Commercial Joint  
**Corporate Automobile Loans**  
Corporate customers with business plans for purchase of cars for the purpose of transport and/or travel  
Website: [www.sacombank.com.vn](http://www.sacombank.com.vn)  
Address: 266 – 268, Nam Ky Khoi Nghia, |
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<tbody>
<tr>
<td>transport of goods.</td>
<td>Banking Products &amp; Services</td>
<td>District 3, Ho Chi Minh City</td>
</tr>
<tr>
<td>- Benefit</td>
<td>Financing Business and Investment Project</td>
<td>Customer services:</td>
</tr>
<tr>
<td>▪ Attractive interest rates.</td>
<td>- Benefit</td>
<td>Telephone: 900 55 55 88</td>
</tr>
<tr>
<td>▪ Loan term: up to 7 years.</td>
<td>▪ Borrowing and repayment by installment</td>
<td>❍ Target Customers: Enterprises of all economic sectors operating legally in Vietnam.</td>
</tr>
<tr>
<td>▪ Financing rate is equal to 80% of the collateral value of the financed vehicle.</td>
<td>▪ Competitive interest rates.</td>
<td>❍ Loan currencies: Vietnamese Dong (VND), and foreign currencies</td>
</tr>
<tr>
<td>▪ Simple lending policies and procedures</td>
<td>▪ Loan size is up to 100% of the collateral value</td>
<td>❍ Loan type: Single loan</td>
</tr>
<tr>
<td>Financing Business and Investment Project</td>
<td>- Features</td>
<td>❍ Disbursement method: Disbursement in one or more installments subject to the borrower's business plan</td>
</tr>
<tr>
<td>- Benefit</td>
<td>▪ To meet capital for investment in assets to expand production and business activities of enterprises.</td>
<td>❍ Repayment mode: Monthly or quarterly. Customers and banks can agree to pay principal monthly, quarterly and once a year in accordance with their repayment capability.</td>
</tr>
<tr>
<td>▪ Borrowing and repayment by installment</td>
<td>▪ Loans: Loans up to 85% of the value of investment assets.</td>
<td>❍ Interest rate: according to the interest rate announced by Sacombank in each period.</td>
</tr>
<tr>
<td>▪ Competitive interest rates.</td>
<td>▪ Loan term:</td>
<td>❍ Conditions and procedures</td>
</tr>
<tr>
<td>▪ Loan size is up to 100% of the collateral value</td>
<td>▪ Medium term (over 12 months to 60 months)</td>
<td>▪ Target Customers: Enterprises of all economic sectors operating legally in Vietnam.</td>
</tr>
<tr>
<td>- Features</td>
<td>▪ Long term (over 60 months) subject to the cash flow, capital recovery, financial capacity, and debt repayment schedule</td>
<td></td>
</tr>
<tr>
<td>▪ To meet capital for investment in assets to expand production and business activities of enterprises.</td>
<td>▪ Loan currencies: Vietnamese Dong (VND), and foreign currencies</td>
<td></td>
</tr>
<tr>
<td>▪ Loans: Loans up to 85% of the value of investment assets.</td>
<td>▪ Loan type: Single loan</td>
<td></td>
</tr>
<tr>
<td>▪ Loan term:</td>
<td>▪ Disbursement method: Disbursement in one or more installments subject to the borrower's business plan</td>
<td></td>
</tr>
<tr>
<td>▪ Medium term (over 12 months to 60 months)</td>
<td>▪ Repayment mode: Monthly or quarterly. Customers and banks can agree to pay principal monthly, quarterly and once a year in accordance with their repayment capability.</td>
<td></td>
</tr>
<tr>
<td>▪ Long term (over 60 months) subject to the cash flow, capital recovery, financial capacity, and debt repayment schedule</td>
<td>▪ Interest rate: according to the interest rate announced by Sacombank in each period.</td>
<td></td>
</tr>
<tr>
<td>▪ Loan currencies: Vietnamese Dong (VND), and foreign currencies</td>
<td>▪ Conditions and procedures</td>
<td></td>
</tr>
<tr>
<td>▪ Loan type: Single loan</td>
<td>▪ Target Customers: Enterprises of all economic sectors operating legally in Vietnam.</td>
<td></td>
</tr>
<tr>
<td>▪ Disbursement method: Disbursement in one or more installments subject to the borrower's business plan</td>
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</tr>
<tr>
<td>▪ Repayment mode: Monthly or quarterly. Customers and banks can agree to pay principal monthly, quarterly and once a year in accordance with their repayment capability.</td>
<td>▪ Interest rate: according to the interest rate announced by Sacombank in each period.</td>
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</tr>
<tr>
<td>▪ Interest rate: according to the interest rate announced by Sacombank in each period.</td>
<td>▪ Conditions and procedures</td>
<td></td>
</tr>
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<td></td>
</tr>
<tr>
<td>▪ Interest rate: according to the interest rate announced by Sacombank in each period.</td>
<td>▪ Conditions and procedures</td>
<td></td>
</tr>
<tr>
<td>BANKING PRODUCTS &amp; SERVICES</td>
<td>CONTACT</td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
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<td></td>
</tr>
<tr>
<td>Corporate Automobile Loans</td>
<td>- To meet the demand for loans for the purchase of automobiles as means of transport of goods and passengers for production and business activities of enterprises. - Applicable to vehicles: cars, passenger vehicles, trucks, and specialized vehicles. - Loan Period: ▪ Up to 84 months for car loans for transport business ▪ Up to 48 months for taxi business loans - Loan currency: Vietnamese Dong (VND) - Loan size: ▪ Up to 100% of car value for collateral in the form of valuable papers ▪ Up to 80% of car value for collateral as mobile assets, e.g. transportation vehicles</td>
<td></td>
</tr>
<tr>
<td>SeA Commercial Joint Stock Bank (SeABank)</td>
<td>Website: <a href="http://www.seabank.com.vn">www.seabank.com.vn</a> Address: 25, Tran Hung Dao, Hoan Kiem, Ha Noi Telephone: +84 24 3944 8688 Fax: +84 24 3944 8689 Email: <a href="mailto:contact@seabank.com.vn">contact@seabank.com.vn</a> Customer service: Telephone: 1900 55 55 87</td>
<td></td>
</tr>
<tr>
<td>Corporate Automobile Loan</td>
<td>- Customers. All businesses that are legally operating in Viet Nam - Business purpose. ▪ Investment in fixed assets, meeting various needs of investment of enterprises from service transactions to travel transportation of passengers and goods. - Loan term ▪ Up to 60 months ▪ Loans up to 75% of the purchase value ▪ Used financed vehicle as collateral ▪ Disbursement upon receipt of a new vehicle appointment - Payment method ▪ Monthly Interest payment ▪ Principal repayment throughout the loan period</td>
<td></td>
</tr>
</tbody>
</table>

- Feasible investment plan in accordance with the provisions of law.
- Stable sources of financing to secure repayment schedule.
- Collateral for loans, e.g. real estate, valuable papers, machinery, goods, and vehicles.
## LEASING PRODUCTS & SERVICES

<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| BIDV-Sumi Trusting Leasing | **Finance Lease**  
- Finance leased assets  
  ▪ Transportation means and equipment  
  ▪ Construction machines  
  ▪ OA office equipment  
  ▪ Medical equipment  
  ▪ Machine tools / production lines  
- Lessee  
  ▪ Legal entities  
- Lease term  
  ▪ Depending on the useful life of the asset and the financial condition of the lessee. Usually from 3 to 10 years  
- Lease interest  
  ▪ Competitive by either floating or fixed rate depending on the agreement between customer and BSL.  
- Lease currency: Vietnamese Dong (VND)  
- Finance lease application  
  ▪ Legal papers: (i) Enterprise Registration Certificate; (ii) Company Charter; (iii) Meeting minutes and Resolution on appointing management positions of the company; (iv) Meeting minutes and Resolution on appointing management positions of the company.  
  ▪ Financial papers: (i) Financial statements of the latest 3 years and the last quarter (+ Notes to FS); (ii) Investment project documents: (iii) Meeting minutes and Resolution on the finance lease and selection of supplier; (iv) Investment plan for finance leased asset; and (v) Asset purchase memorandum with the supplier or the quotation from the supplier.  
**Sale and Lease-Back**  
Sale and Lease-back is the activity where BSL purchases the asset owned by the customer then leases such asset to the customer under finance lease contract so that the customer can continue to use such | Website: [www.bslease.com.vn](http://www.bslease.com.vn)  
Address: 20th Floor, Vincom Tower A, 191 Ba Trieu Street, Le Dai Hanh Ward, Hai Ba Trung District, Ha Noi  
Telephone: 1900 54 54 13  
+84 0243 824 3524  
Consultant: +84 24 3928 4666 |
### Vietcombank (VCB) Leasing Company Limited

#### Finance lease
- A medium and long-term credit granting method for investment projects on procurement of machinery, equipment, production lines and means of transportation of enterprises.
- VCBL makes asset investments at the request of enterprises and enterprises acknowledging debt with VCBL on the basis of the Finance Leasing contract signed between the two parties.
- Enterprises do not need to carry out property collateral procedures such as regular borrowing, instead, VBCL holds property rights during the time of granting hire purchase credit.
- Advantages of credit under Finance Leasing
  - High funding rate: up to 100% of total investment asset value.
  - Quick disbursement procedures.
  - Competitive and transparent interest rates;
  - Large funding limit: 164 VND billion/customer and VND 329 billion /customer group.
  - Flexible financing time (from 3 years - 7 years)
  - No mortgage, guarantee, no management fee.

### Lease Process

1. **Lease contract**
2. **Sell assets to BSL**

### Customer’s merit
- Enhance working capital
- Restructure short-term and long-term funds
- Attractive lease interest

<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>asset for their business.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LEASING COMPANY</td>
<td>LEASING PRODUCTS &amp; SERVICES</td>
<td>CONTACT</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------------------------</td>
<td>---------</td>
</tr>
</tbody>
</table>
| Flexible repayment schedule: monthly or quarterly.  
- Support for import procedures, consultant selection; Free financial advice.  
- Common assets are financed under Finance Leasing:  
  - Transport vehicles: Cars, trucks, special vehicles, forklifts, cranes, etc.  
  - Machinery, equipment and production lines: specialized equipment, specific to each production sector and each enterprise is financially leased. | | |

**Sale and Lease Back**
- Financing business for the purpose of capital re-structuring in the long run. As such, the ownership of enterprise’s invested assets will be transferred ownership to VBCL in a certain period 1-4 years. In exchange, VCBL will repay 80% of the value of equipment to enterprises. The amount of funding from VCBL is recognized by the business as long-term ordinary loans. With this specific approach, enterprises will be provided with long-term capital to re-balance sources of funds or making new counterpart funds for other projects, other purposes, etc.  
- Opportunity to balance long-term capital source for businesses;  
- Acquisition of assets in accordance with the market value and book value;  
- Entire use of the money disbursed upon Sale and Lease Back  
- Attractive Interest rates;  
- Make full use of the benefits of conventional financial leasing.  
- Conditions for Sale and Lease Back  
  - Assets owned by the lessee;  
  - Assets not used to secure other obligations;  
  - Assets not in any dispute in terms of the ownership;  
- Sale and Lease Back is a special operation services appliable to customers with good reputation, strong financial capacity, and efficient business operation.  

**Operating lease**
- Operating Lease is a form of asset lease whereby a customer uses the lease asset from VCBL for a certain period of time, and will return the property to VCBL at the end of the lease term.  
- VCBL retains the ownership of the leased assets and receives rental payments under the lease.  
- An enterprise does not necessarily have to own assets to make a profit. In addition, technological
Leasing products & services

- Benefits
  - Easier for lessee to upgrade technology.
  - No worries about liquidation, and asset depreciation, asset maintenance.
  - VCBL's commitment to full supply of machineries, equipment, facilities to meet lessee's requirements under the contract.
  - Improve cash flow and capital structure in favor of businesses.
  - Reduce the tax burden for businesses.

Vietinbank Leasing Company

- Finance lease [Core Business]
  - Customers. All organizations and individuals residing and working in Viet Nam.
  - Assets leased: (i) Transportation; (ii) Machineries, construction equipment; (iii) Production line; (iv) Real estate's equipment; and other movable property not prohibited by law.
  - Conditions for financial leasing:
    - Feasible investment projects
    - Financial capability to ensure full payment of rent within the committed time limit.
    - Compliance with regulations on financial lease security.
    - No bad debt at the time of finance lease.
    - Minimum deposit requirement equal to 20% of the total purchase price of leased assets.
    - The lessee must submit financial reports and necessary information as required by Vietinbank LC.
  - The value of leased assets includes the purchase price and related expenses for the formation of leased assets.
  - Leasing term: not exceeding 10 years. With the used property, the lease period is not more than 5 years.
  - Interest rate:
    - Vietnamese Dong (VND): Floating interest rates
    - Foreign currencies: Subject to domestic and international market interest rates.

Sale and Lease-back

Contact

Website: [www.lc.vietinbank.vn](http://www.lc.vietinbank.vn)
Address: 16 Phan Dinh Phung, Ba Dinh, Ha Noi
Telephone: 84-24 3823 3045
Email: cttc@vietinbank.vn
<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| Vietnam International Leasing Company Ltd (VILC)    | **Direct Equipment Lease**  
- The Lessee selects the equipment you need from the vendor or supplier of your choice.  
- Lessee negotiates the price, warranty and service you need. Upon your application, VILC purchases the equipment from the vendor and leases the equipment to your company.  
- At lease expiration, the ownership will be transferred to lessee.  
**Sales & Lease Back**  
- Turn just about any type of equipment into cash  
- When you require working capital for the operations, you can utilize our sales and lease back financing with your existing equipment. The greatest thing about it is that you can take your depreciating equipment, turn it into cash and write-off the payments while having full use of the equipment.  
**Vendor Lease Program**  
- The customized leasing programs specially tailored to vendor’s type of equipment and customers' individual needs. | Website: [www.vinaleasing.com](http://www.vinaleasing.com)  
Address: R. 902 Centec Tower, 72-74 Nguyen Thi Minh Khai, Ho Chi Minh City  
Telephone: +84-28 38232788  
Fax: (84-28) 38232789 |
| Kexim Vietnam Leasing Company Limited                | **Finance Lease**  
- Finance lease is a medium and long term credit whose principal purpose is to finance the use of assets such as equipment & machinery or other movable assets for the major part of useful life.  
- The lessee has the right to use Leased Assets while the Lessor (KEXIM VLC) retains legal title during the Lease Term.  
- In return, the Lessee will pay lease rent(principal and interest) during the Lease Term. Upon full payment of lease rent, the Lessee shall have the ownership title over the Leased Assets.  
**Working Capital Loan**  
- Working capital loan is a short term credit to support the lessee a steady flow of capital to operate a business. Working capital loan is carried out through a loan agreement between KEXIM VLC and lessee.  
- Lessee can use such loan to pay for materials, equipment, and other factors that go into making and exporting products. | Website: [www.keximvlc.com.vn](http://www.keximvlc.com.vn)  
Address: 9th floor, Diamond Plaza building 34 Le Duan, District 1, Ho Chi Minh City  
Telephone: +84 28 3825 7000  
Fax: +84 28 3823 0854 |
The lease procedures are summarized as per the following chart:

<table>
<thead>
<tr>
<th>Stage</th>
<th>VN Authorities</th>
<th>lessee</th>
<th>KVLC</th>
<th>Supplier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultation</td>
<td></td>
<td>Lease Assets &amp; Amount, Lease Term &amp; Int. Rate, Securities, Marketect.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application</td>
<td></td>
<td>Application for finance leasing BOM resolution financial statements, Business plan list of leased assets, Title documents of securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&quot;Appraisal &amp; Approval&quot;</td>
<td></td>
<td></td>
<td>Site visit</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Business Analysis Report</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Management</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Production Ability</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Financial Status</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Sales plan, cash flow, securities, ect.</td>
<td></td>
</tr>
<tr>
<td>Dept. of Planing &amp; Investment</td>
<td></td>
<td></td>
<td>Memorandum of understanding for using lease finance</td>
<td></td>
</tr>
<tr>
<td>Trade Dept.</td>
<td></td>
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<tr>
<td>Import license</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
**Finance Lease**
- Financial Leasing is a middle and long-term credit activity through leasing machines, equipment, transportation vehicles and mobile assets based on the contract between Lessor (Leasing company - non banking institution) and Lessee (Customer)
- Lessor party commits to purchase machines, equipment, transportation vehicles and mobile assets as requested by Lessee and hold the ownership of leased assets during the leasing period
- Lessee is eligible to use leased assets, make due payment of leasing fees during the leasing period, which is mutually agreed by both party and the contract shall not to be breached prior the leasing due time. When the leasing deadline is over, the lessee will be able to transfer the ownership, buy back or continue to lease the leased asset based on the term and conditions that have been mutually agreed
<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
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<th>CONTACT</th>
</tr>
</thead>
</table>
| Operating Lease | - Operating Leasing is an approach of leasing assets, meanwhile the lessee will utilize the leased asset of Lessor in a specified period and will return this given asset to the Lessor as long as the due leasing time is mature. The Lessor legally holds the ownership of leased assets and receive the leasing fee based on the term and conditions of the leasing contract  
- Business will take the leased asset of Sacombank-SBL within a specified period and will return it back to lessor on due leasing time. This solutions is very effective for businesses to minimize risks of technology change, price, maintenance cost, repaired fees, liquidation expenses. This kind of service is believed to be suitable with businesses which have demand in utilize leased assets within a short period and intention to upgrade frequently its technology or equipment. | |
| Domestic Finance Lease | - Domestic financial lease involves a leasing company who is on behalf of lessee to buy an asset from local supplier and leases back to lessee as Lease payment schedule in Lease agreement.  
- Procedures:  
  ▪ Selection of equipment  
  ▪ Application for financial lease credit line.  
  ▪ Signing lease agreement  
  ▪ Signing purchase contract  
  ▪ Delivery of equipment  
  ▪ Payment for the purchased equipment  
  ▪ Rental payment  
1. Import Finance Lease  
- Submit Import financial lease involves in a leasing company who is on behalf of lessee to buy an asset from foreign supplier and leases back to lessee as Lease payment schedule in lease agreement.  
2. Sales & Lease-Back  
- Submit Sale and Lease-Back involves in a leasing company who purchases an asset owned by lessee and leases this asset back to the same lessee under financial lease. In sale and lease back transaction, lessor is also a supplier. | Website: [www.chailease.com.vn](http://www.chailease.com.vn)  
Address: R. 2801-04, 28th Floor, Sai Gon Trade Center, 37 Ton Duc Thang, District 1, Ho Chi Minh City  
Telephone: +84 28 7301 6010 | 3910 6650  
Fax: +84 28 3910 6649  
Email: service02@chailease.com.vn |
<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| Asia Commercial Bank Leasing Company Limited | Finance Lease  
- Financial solutions provided to customers with medium and long-term capital needs for investment in new machineries, vehicles and other movable assets.  
- Benefit  
  - No collateral or mortgage required  
  - Medium and long term leasing terms facilitate payment  
  - High funding ratio  
  - Quick asset depreciation that helps customers effectively capitalize leased assets  
  - Selection if bests asset and suppliers.  
  - Upgrading technology for competitiveness.  
Address: 131, Chau Van Liem, District 5, Ho Chi Minh City  
Telephone: +84 28 6290 5966 |

**MYANMAR**

**BANKING PRODUCTS & SERVICES**

<table>
<thead>
<tr>
<th>COMMERCIAL BANK</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| Kanbawza Bank Ltd | Hire purchase  
Hire Purchase is a service provided by KBZ Bank for our account holders, SME Business owners and organizations alike to pay for goods in installations over a period of time with a required down payment of 30–50 percent.  
Eligibility  
This service is eligible for individuals or organizations to hire purchase products/items by paying only 30% – 50% (down payment) initially and paying the remainder (depending on the product/item) throughout a period fixed by the bank. The credit terms differ depending on goods purchased.  
Address: No.(615/1), Pyay Road, Kamayut Township, Yangon City, Myanmar.  
Telephone: (+95) 1-538075  
1-538075, 1-538076, 1-538078  
Email: kbzinfo@kbzbank.com |
<table>
<thead>
<tr>
<th>COMMERCIAL BANK</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Bill or receipt of product purchase</td>
<td></td>
<td></td>
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<tr>
<td>▪ NRC card (Need to show original)</td>
<td></td>
<td></td>
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<tr>
<td>▪ Household chart (Form 66/6)</td>
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<td></td>
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<tr>
<td>▪ Local Authoritative Recommendation</td>
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<tr>
<td>▪ Local Authoritative Recommendation</td>
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<tr>
<td>▪ Police Station Recommendation</td>
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<tr>
<td>▪ Guarantor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Fire Insurance (For Condominium/Flat Buyers)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ All in Insurance (For Car/Machinery Buyers)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Purchase Contract, Owner Book, etc. (If payment is cleared, all documents will be issued back)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Overdraft**

KBZ offers Myanmar citizens loans and overdrafts, in order to promote development, increase business growth and to develop working capital within the country. A typical term of loan and overdraft is one (1) year. It is thereafter renewable on a yearly basis. Cards at our ATMs.

**Interest**

Loan interest is paid on the total amount approved and overdraft interest is paid on the amount used. 13% annual

**Requirements**

**Business Information**

▪ Business license form
▪ Company registration form
▪ Receipts of revenue tax for the last 3 years
▪ Financial statements for the last 3 years

**Personal Documents**

▪ Copy of National ID
▪ Household Registration
▪ Letter of Recommendation clearly stating that you are living in shared quarters
▪ Guarantee that you are single if you are single
<table>
<thead>
<tr>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Divorce papers and papers proving you aren’t marrying any time soon</td>
<td>Website: <a href="http://www.yomabank.com">www.yomabank.com</a>  Tel: +95 1 370 390  Email: <a href="mailto:hirepurchase@yomabank.com">hirepurchase@yomabank.com</a>  Address: Room (8/11), Building D/E, Shwe Mya Yar Housing, Myanmar Gone Yee Road, Mingalartaungnyut Township, Yangon, Myanmar.</td>
</tr>
<tr>
<td>▪ Collateral</td>
<td>Yoma Bank Ltd  Yoma Bank Hire Purchase  Hire Purchase is a system by which a buyer pays for goods in part or a percentage over a period of time, while enjoying the use of the product. After the full payment of the product, the buyer can obtain the ownership of that item. Yoma Bank participates as financial support between buyer and seller. The Hire Purchase agreement contract is signed between the buyer and the bank, and, after selling the product the seller transfers ownership of the product to the bank, who in turn transfers ownership to the buyer on completion of the payment plan.  Benefits  Yoma Bank Hire Purchase offers:  ▪ Cars, motorcycles &amp; buses  ▪ Farming &amp; agricultural equipment  ▪ Heavy machinery  Term, Down Payment &amp; rental Fees  ▪ Up to three years lease  ▪ See Rate Sheet for more details  ▪ 30% - 50% down payment</td>
</tr>
<tr>
<td>▪ Documents concerning the ownership of properties</td>
<td></td>
</tr>
<tr>
<td>▪ Grant, map and history of property</td>
<td></td>
</tr>
<tr>
<td>▪ Under the Central Bank of Myanmar regulations, the following collateral are accepted  ▪ Immovable properties  ▪ Government bonds and securities  ▪ Machinery  ▪ Fixed deposits or Savings deposits  ▪ Goods  ▪ Gold  ▪ Company Share</td>
<td></td>
</tr>
<tr>
<td>▪ Government bonds and securities</td>
<td></td>
</tr>
<tr>
<td>▪ Machinery</td>
<td></td>
</tr>
<tr>
<td>▪ Fixed deposits or Savings deposits</td>
<td></td>
</tr>
<tr>
<td>▪ Goods</td>
<td></td>
</tr>
<tr>
<td>▪ Gold</td>
<td></td>
</tr>
<tr>
<td>▪ Company Share</td>
<td></td>
</tr>
<tr>
<td>COMMERCIAL BANK</td>
<td>BANKING PRODUCTS &amp; SERVICES</td>
</tr>
<tr>
<td>-----------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td><strong>Seller</strong></td>
<td>Hold an account at Yoma Bank</td>
</tr>
<tr>
<td></td>
<td>Required documents for proof of ownership</td>
</tr>
<tr>
<td></td>
<td>Other commitment documents to be authorized and signed</td>
</tr>
<tr>
<td></td>
<td>10% deposit on every sold item as a guarantee</td>
</tr>
<tr>
<td></td>
<td>Act as a guarantor for the buyer</td>
</tr>
<tr>
<td><strong>Buyer</strong></td>
<td>Completed Application Form</td>
</tr>
<tr>
<td></td>
<td>Family Registration, NRC and</td>
</tr>
<tr>
<td></td>
<td>Recommendation Letter from the Ward Office</td>
</tr>
<tr>
<td></td>
<td>Sales invoice from the seller</td>
</tr>
<tr>
<td></td>
<td>Open an account at Yoma Bank</td>
</tr>
<tr>
<td></td>
<td>Guarantor</td>
</tr>
<tr>
<td><strong>Scope of Services</strong></td>
<td>Commercial Loan Focus on SMEs: 12% (p.a)</td>
</tr>
<tr>
<td><strong>Agent Company for Hire Purchase</strong></td>
<td>First Pillar Co., Ltd</td>
</tr>
<tr>
<td></td>
<td>Diamond Auto Service Co., Ltd</td>
</tr>
<tr>
<td></td>
<td>United Diamond Motor Co., Ltd</td>
</tr>
<tr>
<td></td>
<td>Aung Thein Than Service Co., Ltd</td>
</tr>
<tr>
<td></td>
<td>Standard International Trading Co., Ltd</td>
</tr>
<tr>
<td></td>
<td>Moon Princess</td>
</tr>
<tr>
<td></td>
<td>Farmer Choice Tractor</td>
</tr>
<tr>
<td><strong>Scope of Services</strong></td>
<td>Overdraft Loans</td>
</tr>
<tr>
<td><strong>Co-Operative Bank (CB Bank)</strong></td>
<td>The bank offers loan based on certain criteria. Interest is determined by the bank upon duration of loan.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Requirement: Collateral assets

- **Demand Loan**
  
  The bank offers loans on demand with strict monthly interest, which aims for contracted business owners.

- **Temporary Loans,**

- **Hire purchase**

  A type of loan suitable for profitable projects/plans in period limitation.

  As it is a kind of loan to be paid back for claim, capital shall be paid back in full on the date prescribed. Regular interest is calculated by fixed rate upon permitted amount monthly, or every (3) months even withdrawn the amount granted by loan in a lump sum or not, or withdrawn a piece of it.

---

### AYABank

**AYA Auto Loan (AYA Bank Automobile Hire Purchase Loan)**

AYA Bank Automobile Hire Purchase Loan is where AYA assist customers to purchase a vehicle of choice. Without the constraint of paying the entire car price on 1 lump-sum basis, AYA aims to provide an instalment plan for the customer, at the same time customer is able to use the vehicle accordingly.

**Eligibility**

Any Myanmar Citizen with stable and reasonable income who is not younger than 20 years old and not older than 55 years at the point of loan application. Joint applicant is allowed (only immediate family members) for those who are older than 55 years old with low income. Documents which reveal accurate information of above factors are needed to provide at the point of application such as NRC, Household list, Income statement or Salary slip.

**List of Dealer for AYA Auto Loan**


**Fee and Charges**

<table>
<thead>
<tr>
<th>Down Payment</th>
<th>Term</th>
<th>Interest Rate</th>
</tr>
</thead>
</table>
Terms and Conditions
It is required to fulfill the requirement of making minimum down payment 30%, service charges and other applicable fees related to bank’s facilities before receiving the car. Bank shall approve the final loan amount based on the selling price mentioned on the Sales and Purchase agreement. Any other additional costs (i.e. Registration of vehicle at KaNyaNa and etc.) will not be financed by the bank.

Why AYA Auto Loan?
▪ Minimum Down Payment as low as 30%
▪ Quick and smooth process
▪ Fixed Monthly Installment Plan
▪ Loan tenor up to 5 years
▪ Variety choices of auto cars & authorized dealers

How To Apply the AYA Auto Loan?
Please click over the following click.

Car Related Documents
In-Principle Loan Approval Letter; Sales and Purchase Agreement; Bill of Lading and Import Declaration (if applicable); Owner Book and Premium Book (if applicable); Wheel Tax (if applicable); Car Photos.

Myanmar Citizens Bank (MCB)
MCB offers financing solutions to our individual and corporate customers for all their financing needs. Financial products include:
▪ Commercial Loans

Website: http://www.mcb.com.mm/contact
Dr. Thaung Han
MD/Chief Executive Officer
<table>
<thead>
<tr>
<th>COMMERCIAL BANK</th>
<th>BANKING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| No. 259/260, Sule Pagoda Road, Kyauktada Township, Yangon, Myanmar | ▪ Pledge Loan  
▪ Trade Guarantee  
▪ Bank Guarantee/Performance Guarantee | Email: info@mcbb.com.mm  
Telephone: 01 255 797, 01 255 883, 01 255 885  
01 255 886 |
| Asia Green Development Bank (AGD) | Hire Purchase  
It is an installment payment plan after a person makes first initial down payment. Installment payment plan can be from 1 year to 2 years.  
Down Payment. (i) 30% (Up to 5,000,000 MMK); (ii) 25% (5,100,000 MMK – 10,000,000 MMK); and (iii) 20% (above 10,000,000 MMK)  
Rental Fees: (i) 6 months: 4%; (ii) One year: 9%; and (iii) Two years: (9% + 9%)  
Service Charges: (i) 6 months:1%; (ii) One year: 1%; and (iii) Two years: (1% + 1%) | Website: [http://agdbank.com/about-us/](http://agdbank.com/about-us/)  
U Wai Lynn Htoo  
Head of Corporate Banking  
Telephone: (+95 1) 239 9333  
Email: services@agdbank.com |
| United Amara Bank | UAB Hire Purchase Facility | Mr. Lai Swee Kim (Director, Corporate Banking Department)  
No. 520 (A/4), Kabar Aye Pagoda Road, Bahan Township, Yangon, Myanmar.  
Telephone: 01-8603009–8603018  
Fax: 01-8603241, 546014, 552558  
Email: prd@unitedamarabank.com |
| No 207, Thein Phyu Road(Middle Block), Botahtaung Township, Yangon, Myanmar | Auto Finance Lending  
| 1 Year Plan | 2 Years Plan | 3 Years Plan |
| Down Payment | 30% | 20% | 20% |
| Interest Rate | 13% | 13% | 13% |
| Service charges | 1% | 1% | 1% |  
Website: [www.mabbank.com](http://www.mabbank.com)  
Tel: (+95) 1 8398811-19/ (+95) 1 8610612  
Fax: (+95) 1 8398820  
Email: info@mabbank.com |
**Hire Purchase Lending**
When customers cannot make down payments for items that they wish to buy, they can use the bank’s hire purchase loan. They pay for a proportion of the price and the bank pays for the rest of the amount. The customer repays the bank through installments which span for periods of up to three years.

<table>
<thead>
<tr>
<th></th>
<th>1 Year Plan</th>
<th>2 Years Plan</th>
<th>3 Years Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Down Payment</td>
<td>30%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>9.5%</td>
<td>14.5%</td>
<td>19.5%</td>
</tr>
<tr>
<td>Service charges</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Payment Order fees</td>
<td>500 Kyats</td>
<td>500 Kyats</td>
<td>500 Kyats</td>
</tr>
<tr>
<td>Total Initial Payment</td>
<td>(40.5%+500)</td>
<td>(35.5%+500)</td>
<td>(40.5%+500)</td>
</tr>
</tbody>
</table>

**Hire Purchase**
**Required Documents**
- Hire Purchase Application
- Sales Contract (or) Sales Invoice
- Employer Company Information
- NRC
- Household Certificate

**SME Loans**
Small and medium enterprises can apply for loans when they need funds for manufacturing
facilities and new machinery. When applying for loans, SMEs must
- Offer fixed assets and/or current assets and
- Submit tax report and profit and loss report.
- The interest rate is 8.5% per annum.
- The interest and repayment must be made every 3 months.

**Company Loan**

**Required Documents**
- Memorandum of Association
- Articles of Association
- Company Registration Form
- Form E
- Form VI
- Form 26
- Export/Import Registration
- Audited Financial Statements
- Board of Director Resolutions

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**Global Treasure Bank**

**Hire Purchase**
Hire Purchase must pay 30% down payment of the value of buying item & one year interest in the first day taking of hire purchase. Other remaining 70% must be installed in the first week of month divided by 12 months installment.
- Rental fees for 1 year 8% & service charges 1%
- Rental fees for 2 year 12% & service charges 2%
- Rental fees for 3 year 18% & service charges 3%

---

**Daw Thwel Thwel Naing (Director) Website:**
[www.gtbmm.com](http://www.gtbmm.com)

**Address:** No 653/699, Merchant Street, Pabedan Township, Yangon

**Email:** ho@gtbmm.com

**Telephone:** 389365, 389489

**Fax:** 243240

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**LEASING PRODUCTS & SERVICES**

**LEASING COMPANY**

**LEASING PRODUCTS & SERVICES**

**CONTACT**
<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| Capital Leasing Limited | **Automotive (Capital Automotive Limited)**  
Capital Automotive, a joint venture company between CDSG and RMA Group, is proud to be Myanmar's only authorized distributor and dealer for Ford, Land Rover and Jaguar cars since 2013. The partnership is the latest step in an expanding collaboration that helps modernize and bring innovative vehicle solutions to Myanmar’s automotive industry.  
Automotive (Capital Automotive Limited)  
No. 3, 12 Quarter, Insein Road, Hlaing Township, Yangon (Ford Car Showroom)  
Tel : 01 – 9000 874 (+95) 01-373-388  
Leasing (Capital Leasing Limited)  
No. 9 (C8), Level (4), Yaw Min Gyi Street, Yaw Min Gyi Quarter, Dagon Township, Yangon  
Tel : 09-977921662, 09-977922855, 09-977922833, 09 – 458025875, 975457362  
Email: capitalll.cds@gmail.com | Website: [www.cdsg.com.mm/](http://www.cdsg.com.mm/)  
Mr. Ko Ko Gyi, the Group Managing Director of Capital Diamond Star Group Co. Ltd., (“CDSG”) |
| SSS Auto Leasing | **SSS Auto Leasing** is one of Myanmar’s largest automotive leasing company and also the first representing an automotive brand. Currently we have a few hundred cars on lease to leading Multi-national companies (MNCs). Backed by a team of experienced leasing professionals, we offer flexible leasing programs to suit your needs. | Website: [www.sssautoleasing.com/](http://www.sssautoleasing.com/)  
Address:  
No. 22-B, 23-A, Kabar Aye Pagoda Road, Yankin Township, Yangon, Myanmar  
Telephone: (+951) 657866, 657867, 657868  
Fax:(+95 1) 662914  
Email: leasingmgr@kia.com.mm |
| BOT Lease (Thailand) Co., Ltd (Yangon (Myanmar) Representative Office) | Leasing, hire purchase, and lending  
Production equipment, industrial machinery, construction machinery, vehicles, office equipment, and etc. | 4th Floor Yuzana Hotel, No.130 Shwe Gon Taing Road, Bahan Township, Yangon, Myanmar |
| GL-AMMK Strategy Group Lease Public Company Limited | GL SMEs financing Goal is to help companies to expand their business and improve their efficiency. | Mr Ng How Kiat Charlie, Director  
Address: GL-AMMK Co.Ltd. No. 33,6 1/2 Miles, Pyay Road, Hlaing Township, 11 Quarter, Yangon |
<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| **Pristine Global Finance Co., Ltd** | SME Loan                   | Tel: +95 1652808  
E-mail: contact@gl-ammk.com.mm  
glpcl@grouplease.co.th |
| **A1 Capital Company Limited**     | Hire Purchase              | Website: www.pristineglobal.finace/about-us/  
No.56, Ground Floor, Room No.104, Maha Land Office Building, Kabar Aye Pagoda Rd, Yankin Tsp, Yangon.  
Tel: +95 1 9669 589  
Fax: +95 1 9669 556  
Email: info@pristineglobal.finance |
|                                   |                            | Website: www.a1capitalmyanmar.com/  
No.41, Alfa Hotel Nawaday Street, Dagon Township, Yangon, Myanmar  
Telephone: +951 252616, 372483, 240992  
Fax: +951 240992  
Email: info@a1capitalmyanmar.com |

### Hire Purchase

An arrangement whereby a customer acquires an asset by paying an initial installment (e.g. 30% of the total) and repays the other part of the cost of the asset over a period of time or term for a contract.

**Requirements**

- Apply Hire-Purchase application form.
- First down payment (30%) together with service charges shall be paid by customer.
- Two reputable guarantor have to sign the guarantee agreement by acting as a guarantor.
- HR recommendation letter with salary approval letter.
- Agreement shall be signed between A1 Capital and seller company/sales center in order to be performed Hire Purchase.
- Customer need to sign Hire Purchase Agreement together with the agreement of ownership transfer if fail to pay back loan amount.
- Late fees will be applied for overdue payment.

**Interest and Fees**

- First Down Payment: min 30% of asset value
<table>
<thead>
<tr>
<th>LEASING COMPANY</th>
<th>LEASING PRODUCTS &amp; SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Finance: up 70% of asset value</td>
<td></td>
</tr>
<tr>
<td>▪ HP duration: 6months,12months,24months and 36months of choice.</td>
<td></td>
</tr>
<tr>
<td>▪ Interest - 15%</td>
<td></td>
</tr>
<tr>
<td>▪ Service Charges - 1%</td>
<td></td>
</tr>
<tr>
<td>▪ Late Fees - 0.4% per day</td>
<td></td>
</tr>
</tbody>
</table>

**Which Hire-Purchase service A1 Capital has?**

- (I) Car; (II) Real Estate; and (iii) Heavy Machine
VI. CONSULTATION

VIET NAM

VIETCOMBANK LEASING COMPANY (VCBL)

Date: May 17, 2018

Representative: Mr. Bui Ngoc Hung, Deputy Manager, Customer Department

22. The meeting focused on the (i) Leasing market in Viet Nam, and (ii) Lease services provided by VCBL and the possibilities for SMEs in freight transport and logistics sector in Viet Nam.

Leasing market in Viet Nam

23. Financial lease is an optimal solution for medium and long term capital, which helps enterprises, especially small and medium-sized enterprises (SMEs) that do not have sufficient access to banks or mobilize capital from the stock market, approach the opportunity to invest in innovative technology. Also, large-sized enterprises optimize their operations with use of financial lease with the fact that they will only purchase assets with increasing market prices, while they will request financial lease for those assets whose value will decrease over time.

24. With financial lease, a lessee negotiates with lessor (leasing company) the lease with 3-year, 5-year or 10-year term contracts. As such, the lessee is responsible for periodic payments to lessor under the contractual arrangements. By the end of the period, the lessee has the right to purchase equipment with the salvage value of equipment. This is considered as an effective financial instrument.

25. Financial lease remains a small market share in Viet Nam with the outstanding loans of only 0.3 percent of the total outstanding loans of the financial and credit institutions (VND 30,000 billion).

26. There are about 11 leasing companies in Viet Nam. They are mostly located in the two capital cities, namely Ha Noi and Ho Chi Minh City. It is noted that customers as potential lessees are still not aware of and / or interested in financial lease services and other types of lease. It demonstrates that they are more familiar to banking services and have more intention to borrow loans for investment in assets instead of lease. According to the State Bank of Viet Nam (SBV) statistics, the total equity of finance and leasing companies was
only VND 21,871 trillion as of August 2017, while the cost of purchase of machineries and equipment is often high. It is noted that the current government regulations on credit limits and capital adequacy ratio (CAR) may be known as a constraint in developing leasing sector.

27. If leasing companies mobilize capital from financial institutions, then they have to borrow medium and long-term capital whose interest rates are high. This leads to higher interest rates imposed on lessees. In such a situation, not all leasing companies in Viet Nam have operated effectively in recent years, e.g. they have encountered high risks in case of lessees' business failure or bankruptcy, resulting in accumulated losses or suffering from a high ratio of bad debt.

28. As the services provided by leasing companies mainly focuses on lease of machineries and equipment, production facilities, and those serving production and business, there is a need of expansion of lessors' scope of services with more effective mechanism and enabling legal framework, i.e. the government policies and regulations encouraging the participation of both supply and demand sides.

Vietcombank Leasing Company's Services (VCBL) and Possibilities for SMEs in freight transport and logistics sector in Viet Nam

29. As one of the biggest leasing companies, VCBL offers such leasing services as (i) Financial Lease; (ii) Lease Back; (iii) Working Capital Loan; and (iv) Operating lease in which financial lease is the core service.

30. The average interest rate is 9.5 – 9.7 percent per annum.

31. The feasibility of a lessee’s business plan in terms of generating cash flows, revenue and profits to ensure payments to the lessors is an import factor in lease business. However, this is one of critical weaknesses of small and medium-sized enterprises (SMEs). In fact, guidance on leasing services for business community is very necessary for lease business and market development. In this connection, VCBL has also encountered difficulties in its marketing strategies.

32. VCBL has established its policies and procedures on appraisal and approval of legal documents, financial statements, and business plan and / or investment project under the lessee’s lease application in full compliance with its regulations and the Government’s. VCBL shared a case of lease application for investment in 4-wheel vehicles equipped with engines using new fuel, i.e. bio-fule and/or electric power to transport passengers for reducing carbon emission impact. This is an initiative of the Ministry of Transport. However, this type of vehicle is technically not regulated under the Road Traffic Law 2008, and Decree 86/2014/ND-CP dated 10/9/2014 of the Government on Business Conditions for
Passenger Transportation Services. As a matter of fact, request for lease contract was not accepted by VCBL.

VIETNAM INTERNATIONAL JOINT-STOCK COMMERCIAL BANK (VIB)

Date: May 17, 2018

Representative: Mr. Pham Hoang Tuan and Mr. Nguyen Xuan Tuan Anh, Corporate Banking Department

33. The meeting focused on the (i) the project work package (WP), particularly the WP3 – Access to Finance for SMEs in freight transport and logistics sector in Viet Nam; and (ii) Banking services of VIB, i.e. corporate banking services.

34. The representative of VIB presented its banking products and services as described in its “business profile” in section 4.3. It is noted that VIB does not have “Green Loan Scheme or Program”. Instead, its banking services and products open to all economic sectors, including freight transport and logistics services. Specifically, VIB provides corporate automobile loans to companies for investing in passenger and freight transport as well as investment in logistics facilities and equipment.

35. VIB’s corporate banking targets customers as large-sized companies, while there exists SME loan products. The bank accept both collateral-based loan and character loans. As a matter of fact, SME customers are rarely eligible for character loans given their inadequate financial capabilities and lack of sound business or investment plans, and lack of credit history and audited financial records (statements) as well. In other words, access to VIB’s credit for SMEs is more difficult than large-size companies who have brand names and reputation in the market.

36. VIB also informed that the interest rates vary to types and sizes of businesses. On average, VIB offers an interest rate of 10-11 per cent per year to large-sized companies, while SME customers normally pay higher rate of 13 per cent per year. VIB also shared the assessment criteria and standards applied to its appraisal and approval of corporate loan applications.

37. VIB is willing to cooperate with Mekong Institute (MI) and GIZ in introducing its banking products and services to corporate customers, including SMEs, and providing guidance on VIB’s requirements and developing business and / or investment plans for potential customers in case of need.

38. In addition to the consultation meeting in Ha Noi, the study team had an additional meeting with Mr. Bui Quang Anh, Corporate Banking Division, VIB Ho Chi Minh City Branch on June
22, 2018. It is acknowledged that VIB representative would consult the Management on the possibilities for SME Banking Division to cooperate with the project, including its participation in the dissemination workshop, which is tentatively held in HCMC on July 12, 2018.

**VIET NAM PROSPERITY JOINT STOCK COMMERCIAL BANK (VP BANK)**

**Date:** May 18, 2018

**Representative:** Ms. Luong Thi Hong Hanh, Director of Banking Strategic Development Department; and Mr. Nguyen Huy Cuong

39. Discussing the topic of sustainable freight transport and logistics in the context of Viet Nam, VP representative mentioned that the concept of green logistics is relatively new to logistics service providers, including trucking companies. Importantly, the legal framework supporting green freight transport and logistics development has yet to fully develop. As such, application of green practices in transport and logistics services, if any, is subject to a voluntary basis. In freight transport services, both services providers and services users pay more attention to safety and competitive transport costs.

40. With regards to banking services and products, VP does not offer a specific loan program for green freight and logistics customers as this market segment is not prioritized under its development strategy.

41. In summary, VP Bank did not express its interests in the project and the WP3 – Access to Finance – in particular.

**VIET NAM INDUSTRY JOINT STOCK COMMERCIAL BANK (VIETINBANK)**

**Date:** May 18, 2018

**Representative:** Ms. Tran Thi Hong Anh, Director of Banking Product Development and Marketing Department | Corporate Banking Division

42. Vietinbank’s representative introduced its wide scope of banking products and services, such as financing large-medium-small scale investment projects in all major economic sectors in Viet Nam, including trucking and logistics business operations (detailed information is illustrated in section 4.3.).
43. Regarding green freight and logistics development, Vietinbank mentioned that the Government should provide an effective legal framework and guidance supporting green logistics as well as further investment in logistics and transport infrastructure on which the private sector’s investment in green logistics can be “synchronized”. At present, investment in green logistics such as green standards and certification is rather costly for domestics logistics services companies, while transport and logistics services market has been facing with challenges of high operational costs, leading to less competitive for domestic companies as compared to international logistics companies operating in Viet Nam.

44. As a matter of fact, to assist freight transport and logistics companies under the project framework or SMEs in this sector, the Government should consider a funding program to support SMEs’ adoption and investment in sustainable freight transport and logistics development.

45. Although Vietinbank does not specialize in a green loan program till now, this bank is interested in the project in terms of (i) how the project will assist SMEs in green logistics development; (ii) how Vietinbank’s financial products and services will be diversified and better accessed. To this end, Vietinbank representative advised that she could be able to provide more information to the project beneficiaries (SMEs) and stakeholders at the workshop on dissemination of banking and leasing services and products in June 2018.

HINO MOTORS VIETNAM LTD.,

Date: June 22, 2018

Representatives: (i) Mr. Madea Masami, Executing Services Advisor; (ii) Ms. Thai Thi Nga, Deputy General Manager, Sales Department; and (iii) Mr. Le Huu Nguyen Khanh, Assistant Manager, Services Department.

46. The representative of HINO introduced two types of products: (i) imported from Indonesia, and (ii) assembled in Viet Nam, mostly covering heavy duty truck, medium duty truck, light duty truck, and tractor head. HINO is a high quality brand, and its market segment accounts for 8% of the total market. Within the high quality truck’s market share, HINO dominates the market, especially the South’s market share.

47. Regarding truck technologies, HINO representative provided brief information European emission standards, such as EURO 4. Technically, Euro 4/IV (emission standard) gasoline and diesel vehicle engine technologies, particularly diesel particulate filters require 50 ppm sulfur. It means that sulfur reduction is a key enable for the introduction of Euro 4/IV-emission compliant vehicles. There is a roadmap for application of EURO 4 in Viet Nam.
matter of fact, EURO 4 is officially adopted and implemented as of January 1, 2018 in compliance with the Prime Minister’s Decision No. 49/2011/QD-TTg dated January 1, 2017.

48. The new regulations on new truck technologies in terms of reduction of carbon emission, e.g. replacement of the engines from EURO 2 to EURO 4, will definitely result in higher investment costs. Besides, the quality gasoline in Viet Nam, which is not yet able to meet EURO 4’s requirements, can be an issue for the vehicle operators and others with the fact that gasoline produced in Viet Nam is not EURO 4, i.e. the imported EURO 4 is more costly than other standards.

49. HINO representatives mentioned that fuel efficiency and carbon emission reduction are affected by the following factors:
   a. Truck technologies
   b. Overweight transportation
   c. Road conditions
   d. Weather condition
   e. Vehicle operators’ driving practices and behavior
   f. After sale service, i.e. truck maintenance. In this regard, HINO representative explained that HINO provides its service customer care directly to its customers periodically, that benefits truck operators in terms of fuel saving and operation cost saving. In addition, HINO also provides training to customers on eco-driving skill which is connectivity with fuel cost saving.

50. The market price of HINO truck, e.g. heavy duty truck (US$ 80,000), is higher than that of other market caused by a higher tariff rate factored in truck price.

51. In response to the questionnaire, HINO advised that the company currently supplies truck model 230 (Euro 4 Emission Standard truck production) to the market. The benefits and challenges of green freight technologies are demonstrated in the below table.

<table>
<thead>
<tr>
<th>Type of GFT</th>
<th>Benefits</th>
<th>Challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerodynamics</td>
<td>Make the truck cabin look modern, increase the value of vehicle.</td>
<td></td>
</tr>
<tr>
<td>Tires and Wheels</td>
<td>Comfort and safety driving.</td>
<td>High cost</td>
</tr>
<tr>
<td>Management</td>
<td>Support SME to control the operation data automatically.</td>
<td>Make additional cost for SMEs</td>
</tr>
<tr>
<td></td>
<td>Support customer for quick repair service.</td>
<td>Technology platform is not popular.</td>
</tr>
<tr>
<td>Other GFTs and Hybridization</td>
<td></td>
<td>Depend on the truck manufacturer</td>
</tr>
</tbody>
</table>
52. At the end of the meeting, MI representative informed HINO of the upcoming dissemination workshop, which is scheduled on July 12, 2018, and would invite HINO Viet Nam to this event. HINO representative confirmed its participation upon receipt of MI’s invitation.

THAILAND

SCANIA CV AB (THAILAND)

Date: May 23, 2018

Representatives: (i) Ms. Erika Sundell, Head of Responsible Business; and (ii) Mr. Johan Clason, Regional Product Manager, Sales and Marketing

53. The representatives of SCANIA presented the responsible business and sustainability at SCANIA through:

- Sustainable Transport: (i) Energy efficiency; (ii) Alternative fuels & electrification; and (iii) Smart & safe transport

- Responsible Business: (i) Resource & energy efficient operations; (ii) Diversity & Inclusion; (iii) Health & safety; (iv) Human & Labor rights; (v) Business ethics; and (vi) Community engagement

- Scania offering and CO2 reduction potential: (i) Natural gas by 15%; (ii) Biogas by 90%; (iii) HVO by 90%; (iv) Bio-diesel FAME by 85%; (v) Ethanol by 90%; and (vi) Hybrid + HVO by 90%.

- Energy efficiency:
  - NTG: Fuel saving by 5% on average
  - Optimized specification: Fuel saving from 1% to 10%
  - Optimized driving: Fuel saving up to 10%
  - Optimized maintenance: Flexible maintenance

- Smart and safe transport

TRUCK TECHNOLOGY

In response to the questionnaire on truck technology, SCANIA has provided the following information:
54. In this regard, SCANIA is able to upgrade aerodynamics technology for any vehicles in the market of Thailand. Roof air deflectors can be fit based on the specific type of roof rail of the vehicle. However, the company remarked that installation of aerodynamics GFT is very much related with vehicle speed and millage. Therefore, such a aerodynamics GFT is not that prevailing in markets caused by poor infrastructure, congested traffic roads, hilly roads that adversely affect the vehicle speed limit. On the other hands, these are important factors that can assist fuel savings for further investments as below.

55. The fuel savings need to be balanced with cost, and tire availability and life length. Upgrading tries is not an expensive investment. Tires normally have a life length of 70,000 –
90,000 km and are as long as the size of the rim. All vehicles provided SCANIA are equipped with high quality “European” tire standards (Michelin or Bridgestone). SME customers often use less expensive tire for their first change. Tire Monitoring System can be retrofitted to an existing vehicle. Estimated time for installation is one day. SCANIA supplies a hose in the vehicle, so the driver can adjust the tire pressure remote, with the vehicles air system.

<table>
<thead>
<tr>
<th>Type of GFT: Management</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Availability in Market</th>
<th>Services provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Predictive cruise control</td>
<td>X</td>
<td></td>
<td>3-4% Adaptive and Cruise control with active prediction</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>On-board telematics</td>
<td>X</td>
<td></td>
<td>Mainly to optimize efficiency in logistical flow and to use data as follow up of driver and vehicle behavior.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>The usage of GPS</td>
<td>X</td>
<td></td>
<td>GPS used for Cruise control with active prediction</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

56. There are numerous options for technology for fuel efficiency, i.e. telematics and GPS in the Thailand. GPS tracking is nowadays becoming more popular for legal need and customers’ need and is able to track status and time of good delivery. Therefore all Scania vehicles are standardized with GPS and telematics systems which provide information regarding speed and position of the vehicles. The Fleet Management System of SCANIA uses GPS for positioning and the GSM network for transferring data. Prices are various from free of charge to expensive prices based on system package the customers’ request.

<table>
<thead>
<tr>
<th>Other GFTs and Hybridization</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Prices</th>
<th>Services provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idling reduction technologies</td>
<td>X</td>
<td></td>
<td>Between 10-60% of time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Synthetic base lubricants</td>
<td>X</td>
<td></td>
<td>Standard for all SCANIA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hybridization (Dual-mode hybrid, Parallel hybrid, Parallel hydraulic hybrid and Series hybrid)</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Engine efficiency</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light Weighting</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

57. Idling reduction technologies depend on the customers operation, since idling can vary between 10 – 60% of the time, which can be limited via engine software which requires software upgrade. In regard with hybridization (dual-mode hybrid, parallel hybrid, parallel...
hydraulic hybrid, and series hybrid), SCANIA brands are not available in Thailand market because of low interest. The company is undergoing with extensive field test for fully electrical vehicles for Thailand market. Scania engines are upgraded with the complete powertrain that can optimize each component of the engine in order to generate harmonized and efficient power in term of energy saving and power efficiency. Scania is also investing in light weighting vehicles but the investment also needs to be balanced with robustness and durability. Using synthetic base lubricants is one of standards of all Scania vehicles but is partly linked to infrastructure, customer operation and generation of vehicle. Hybrids and electrical vehicles have limitations in terms of operational range. For urban operations, hybrids are a potential alternative, but for longer distance operation, battery capacity becomes issue.

<table>
<thead>
<tr>
<th>Type of GFT</th>
<th>Benefits</th>
<th>Challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerodynamics</td>
<td>Lower wind noise =&gt; better working environment. Less CO2.</td>
<td></td>
</tr>
<tr>
<td>Tires and Wheels</td>
<td>Safety. Reduced cost due to longer life length of the tires. Less CO2</td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td>(i) Better, smarter and safer logistical flows; (ii) Less CO2 emission</td>
<td></td>
</tr>
<tr>
<td>Other GFTs and Hybridization</td>
<td>Lower noise =&gt; could give the possibility to do night deliveries, if there is a limitation in noise in some cities during night time.</td>
<td></td>
</tr>
</tbody>
</table>

**FINANCIAL PRODUCTS AND SERVICES**

- Finance lease is the most common solution in Thailand. Usually with 4-5 year payment plan and with a down payment of 0-10% depending on business and customer experience. All units are sold with a service contract, valid for the two first years but can be extended to a longer period, which is similar to an operating lease, but the vehicle will remain in the customers books.
- Hire purchase service is not available for Thailand customers.
- Interest rate is according to current market situation and is competitive rate comparing with other suppliers of financial solutions.

**TOP DEALERS OF SCANIA**

1. Thailand / Lao PDR

- Scania Siam Co., Ltd. 999/19 Moo 9 Bangna-Trad Rd. KM.19, Bangchalong, Bangplee, 10540 Samut Prakan Tel: +66 2 017 9200 Fax: +66 2 017 9220 Web: [http://www.scania.co.th](http://www.scania.co.th)
- Scania Siam Leasing Co., Ltd 999/19 M.9, Bangna-Trad Rd. KM19, Bangchalong,Bangplee 10540 Samutprakan Tel: +66 2 769 9290 Fax: +66 2 769 9207
2. Myanmar

- OCTAGON INTERNATIONAL SERVICES Co. Ltd No.37, Corner of Yangon-Pathein Road and WYTU Street 11181 Hlaing Tharyar, Yangon, Myanmar Tel: +95 9860 9888 Fax: +95 97306 5028 Web: http://www.scania.com.mm

3. Vietnam / Cambodia

- SSEA Export Markets - Mariano Colombo, +6597872456. mariano.colombo@scania.com

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HINO MOTORS SALES (THAILAND) LTD.

Date: May 24, 2018

Representative: Mr. Aekrat TorJarern, Senior supervisor of Total Support Team,

Email: aekrat_t@hinothailand.com; Telephone: 02-900-5000 Ext.112; Fax: 02-973-3808

Address: 212 Moo 4 Vibhavadhi Rangsit Road, Talad Bangkhen, Laski, Bangkok 10210

58. The representative of HINO introduced the technologies available in HINO Motors Sales in the market of Thailand. The product lineup includes (i) series 300 (light duty truck); and (ii) series 500 for heavy and medium duty truck. HINO Motors Sales supply the following truck models to the market:
- Truck 4W and 6W: Hino 300 (XZU models), Hino FC 500 (FC9J)
- Truck 10W, 12W, Truck Tractor: Hino 500 FG

TRUCK TECHNOLOGIES

59. The technologies available provided to the market of Thailand for promoting green freight and logistics include:

Radial Tire

<table>
<thead>
<tr>
<th>Tire</th>
<th>10 W</th>
<th>6W</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basis Tire</td>
<td>4.44 Km/L</td>
<td>7.58 Km/L</td>
</tr>
<tr>
<td>Radial Tire</td>
<td>4.74 Km/L</td>
<td>8.32 Km/L</td>
</tr>
<tr>
<td>Fuel Savings by %</td>
<td>+6.8%</td>
<td>+9.7%</td>
</tr>
<tr>
<td>Energy Tire</td>
<td>4.87 Km/L</td>
<td></td>
</tr>
</tbody>
</table>

Wind Deflator
<table>
<thead>
<tr>
<th>Type</th>
<th>10 W</th>
<th>6W</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Installed</td>
<td>-</td>
<td>7.58 Km/L</td>
</tr>
<tr>
<td>Wind Deflator</td>
<td>-</td>
<td>8.32 Km/L</td>
</tr>
<tr>
<td>Wind + Side Deflator</td>
<td>-</td>
<td>+9.7%</td>
</tr>
<tr>
<td>Wind + Side + Rear</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

**Eco Run Button**

<table>
<thead>
<tr>
<th>Type</th>
<th>10 W</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Use of Eco Run Button</td>
<td>3.0</td>
<td></td>
</tr>
<tr>
<td>Use of Eco Run Button</td>
<td>3.4</td>
<td>Mechanism: Cut high RPM in normal driving</td>
</tr>
<tr>
<td>Fuel Saving by %</td>
<td>13%</td>
<td></td>
</tr>
</tbody>
</table>

**GPS Tachograph**

<table>
<thead>
<tr>
<th>Type</th>
<th>6 W</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Use of GPS</td>
<td>5.1</td>
</tr>
<tr>
<td>Use of GPS</td>
<td>5.5</td>
</tr>
<tr>
<td>Fuel Saving by %</td>
<td>8%</td>
</tr>
</tbody>
</table>

**Summary of Factors**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fuel Savings (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speed of 80Km/h – 60 Km/h</td>
<td>10 – 19%</td>
</tr>
<tr>
<td>Lift up Axel</td>
<td>5%</td>
</tr>
<tr>
<td>Radial Tire</td>
<td>7 – 10%</td>
</tr>
<tr>
<td>Wind Deflector</td>
<td>7%</td>
</tr>
<tr>
<td>Eco Run Button</td>
<td>13%</td>
</tr>
<tr>
<td>GPS Tachograph</td>
<td>8%</td>
</tr>
</tbody>
</table>

60. In response to the questionnaire on Truck Technologies, HINO provided the following information:

<table>
<thead>
<tr>
<th>Type of GFT: Aerodynamics</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cab roof fairings or deflectors (1)</td>
<td>X</td>
<td></td>
<td>3%</td>
<td>10,000</td>
</tr>
<tr>
<td>Air dam (2)</td>
<td>X</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Cab extension (3)</td>
<td>X</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Trailer side skirts (4)+(5)</td>
<td>X</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Trailer roof tapering + boat tails (6)</td>
<td>X</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Trailer front fairings (7)</td>
<td>X</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Radial Tire</td>
<td>X</td>
<td></td>
<td>7 -10%</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Eco run | X | 13% | N/A

61. Hino GPS is only compatible with Euro 3 Hino Truck. It needs set-installing and short training for users or drivers.

<table>
<thead>
<tr>
<th>Type of GFT: Management</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Prices</th>
<th>Services provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Predictive cruise control</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-board telematics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The usage of GPS</td>
<td>X</td>
<td></td>
<td>8%</td>
<td>33,000</td>
<td>1 Year Warranty</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

62. HINO has a few items of other GFTs and hybridization which are available in Thailand market. Eco run of Hino brand is one of them for Thailand customers and only for Hino engines.

<table>
<thead>
<tr>
<th>Other GFTs and Hybridization</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Prices</th>
<th>Services provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idling reduction technologies</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Synthetic base lubricants</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hybridization (Dual-mode hybrid, Parallel hybrid, Parallel hydraulic hybrid and Series hybrid)</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Engine efficiency</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light Weighting</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eco – run</td>
<td>X</td>
<td></td>
<td>13%</td>
<td>Hino brand</td>
<td>2 Yr</td>
</tr>
</tbody>
</table>

**FINANCIAL PRODUCTS AND SERVICES**

- Hire purchase is offered to Hino customers with the same rate in financial market.
- Medium-sized logistics companies from Mekong countries would be the company’s potential customers

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**ASIA SERMIKIJ LEASING PUBLIC COMPANY LIMITED**

Date: June 5, 2018
Representatives: (i) Mr. Nuttapon Tuenaree, Vice President, Management Division, Asia Sermkij Leasing Public Company Limited and Bangkok Grand Pacific Lease Public Company Limited, Email: nuttapon.tu@ask.co.th, Telephone: +08 11004155; (ii) Ms. Paveena Khunvittaya, First Vice President, HP Credit & Marketing, Asia Sermkij Leasing Public Company Limited and Bangkok Grand Pacific Lease Public Company Limited, Email: paveena.kh@ask.co.th, Telephone: +0929150592/ +66026796226; (iii) Mr. David Shen, Deputy General Manager, Asia Sermkij Leasing Public Company Limited and Bangkok Grand Pacific Lease Public Company Limited, Email: david.sh@ask.co.th, Telephone: +66 026796226 / 026796262 Ext. 1110.

63. The meeting was held at the head office of ASK company in Bangkok. Three senior representatives of the ASK company attended the meeting. Asia Sermkij Leasing (ASK) Public Company Limited presented background information on the ASK and its major shareholders and subsidiaries, such as Bangkok Grand Pacific Lease Public Company Limited (BGPL), and introduced the financial facilities and products. ASK Head office is located in Bangkok and there are 11 main branches in Rayong, Samutsakorn, Phitsanulok, Sakaeo, Chiang Rai, Khon Kaen, Ubon Ratchathani, Udon Thani, Nakhon Ratchasrima, Mukdahan, Phitsanulok, and Lampang provinces. The affiliated companies are also located in Yunnan province of China, Taiwan, Cambodia, Vietnam and Malaysia and Thailand.

64. The following points were discussed:
   a. Chilease holding is parent company of Thailand ASK leasing company as it is holding major shares. Its main target markets are in Taiwan, China and AEC countries.
   b. ASK company is providing key financing services of automobile hire purchase, personal loan, machinery and vehicle leasing, auto registration, tax renewal, and insurance facilitation service. BGPL is mainly operating product lines of automobile hire purchase, machinery and vehicle hire purchase and domestic factoring & International factoring.
   c. The Company offers auto hire purchase, mainly to individual customers, for both new and used automobile, including passenger and commercial car, e.g. pickup, van, truck and taxi, etc. Majority of the Company’s customers are in Bangkok and metropolitan area followed by customers in the central and eastern. In addition to hire purchase, BGPL is offering the leasing credit of financial lease and operating lease for SME truck owners.
   d. The company financial service targets cross-border transport business of the customers. Therefore, the company opens branch officers in provinces along the border of Thailand and Cambodia, in order to serve for financial need of those transport SMEs. For Thailand customers, their vehicles should at least register in Thailand. Similarly that applies for customers from Vietnam and Cambodia.
e. Applicants are requested to show following documents:
   - A copy of the financial statement in retrospective for 3 years.
   - A copy of the main bank account in retroactive for 6 months.
   - A copy of the machine quotation.
   - Documents of company registration and truck business registration under Ministry of Transport.
   - A copy of the ID card and House Registration of the authorized persons and the guarantor.

f. As part of the application procedures, the company will visit to offices of the loan applicants and inspect business situation of applicants for information verification. The company provides hire purchases for various brands, such as Isuzu, Toyota, Mitsubishi, Nissan, Audi, Mercedes-Benz, and etc. It was noted that leasing to individual customers as priority, but depending on the company applicant’s conditions.

g. Financing period can be three or four or five years based on customers’ need. Default rate is about 3% while 80% of customers are new customers every year.

h. Apart from vehicles, the ASK company has experiences in providing refinancing services for truck engine and other parts according to quantities of needed items.

65. The ASK company was informed of the upcoming workshop in Thailand, Myanmar and Viet Nam, and invited to the event as a Speaker to present the financial services. The company in Viet Nam is planned to be invited to the workshop accordingly. At the end of the meeting, the questionnaires template was shared for future record.

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BANK OF AYUDHYA PUBLIC COMPANY LIMITED

Date: June 5, 2018

Representatives: (i) Ms. Virongrong Wattanayakorn, Krungsri Auto Marketing – Dealer Management Section Krungsri Auto Marketing – Dealer Management Section 3, Email: virongrong.wattanayakorn@krungsri.com, Telephone: +66 (08) 6365 0440; (ii) Ms. Praphaiwan Sungthaworn, Head of Krungsri Auto Marketing- Dealer Management Section Krungsri Auto Marketing – Dealer Management Section 3, Email: praphaiwan.sungthaworn@krungsri.com, Telephone: + 66 (0) 27088300/ +66(0) 818398883

66. The meeting briefly discussed Krungsri truck loan products and services which could be suitable for the need of the targeted SMEs under the project framework as below:
a. Krungsri Truck loan serves for SMEs who need trucks for their business operations and growth. It is available for 4-to-12-wheel trucks, trailer head, trailers, semi-trailers, including equipment and components of the trucks used for transport of goods. The truck loan finances customers’ need of truck and vehicles with good brands in the market, such as *Isuzu, Hino, Mitsubishi, Nissan, Volvo, Scania, Mercedes-Benz*, and *MAN*.

b. Loan is also available for financing truck’s body, equipment, and components.

c. Low down payment and payment can be made up to 60 installments.

67. Representatives were informed about upcoming workshop in Thailand and are willing to share detailed information about Krungsri truck loan and other products to the project SMEs.

**MYANMAR**

**THE CB BANK**

Date: June 8, 2018

Place: No: 46, UFC (Union Financial Center - Tower A & B), 4 Floor, Corner of MahaBandoola Road & Thein Phyu Road, Botahtaung Township, Yangon, Myanmar

Time: 10:00-11:00

**Representatives:**  (i) Ms. Khin Nilar Aung, Assistant General Manager, Email: khinnilaraung@cbbank.com.mm Telephone: +959250357033;   (ii) Mr. Sai Naw Line, Management Associate, Enterprise Banking Department, sainawline@cbbank.com.mm, Telephone: +9599766033036

68. Mekong Institute made a brief introduction about the project on “Sustainable Freight Transport and Logistic in Mekong Sub-Region”, and meeting objectives. Results and discussion points of the interview meeting are summarized as below:

a. The CB Bank is currently offering Hire Purchase and other small loan services. Hire purchase product will be suitable with truck owners, particularly who want to purchase new trucks and new commercial vehicle for use of business.

b. Hire purchase of the CB Bank is an arrangement whereby a customer acquires an asset by paying an initial installment (min. 30%) and repays the remaining of the cost
of the asset over a period of loan tenor in which the customer agrees to pay interest and principle over a number of months.

c. Many customers mostly utilize the H.P services of the bank to purchase commercial vehicles but there are a few case of purchasing new trucks. The H.P product is limited to buying used trucks. Loan term for used cars would be shorter, for example: only 2-5 years.

d. Regarding the interest and fee of the H.P application, first down payment is minimum 30% of value. Interest rate is 13% and service charge is 1% per year on loan amount.

e. Scania, Hino and Isuzu are the top brands in Myanmar based on information of the H.P applicants.

f. Hire purchase applicants are suggested to work with the authorized auto dealers of the CB Bank as a part of the loan process.

g. Market prices for new trucks are in general doubled compared with Thailand market. That would be probably because of higher import duty in Myanmar.

h. Purchasing parts and equipment of truck is not so much popular with this hire purchase of the CB Bank.

i. There are no green loan products which are dedicated to specific green activities in Myanmar.

69. MI invited senior representatives of the CB Bank to the upcoming workshop in Yangon on June 29, 2018. At the end of meeting, questionnaires template was shared to fill in for future record.

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SMIDB (SMALL AND MEDIUM INDUSTRIAL DEVELOPMENT BANK)

Date: June 6, 2018

Place: No. (298), the corner of Anawyahtar Road and Wardan Road, (2nd Ward), Lamadaw Township, Yangon

Time: 13:00-14:00

Representatives: (i) Ms. Thin Thwe Thwe Aung, Head of SME Banking, Email: thinthweaung@gmail.com, Telephone: +95943046903; (ii) Ms. Aye Aye Khaing, Head of Human Resource Development, Email: hrsmidb@gmail.com, Telephone: +9512302388

70. Incorporated as a public limited company under the auspices of the Ministry of Industry, the Small & Medium Industrial Development Bank (SMIDB) started its operations on February
The main objective of establishing the bank was to provide financial assistance to small & medium industries (SMI) in the country and thereby to support the government’s economic policy. The bank obtained technical assistance of GIZ Myanmar as one of Myanmar pilot banks. SMIDB’s financing services mostly target on SME from production sectors, rather than service sector.

71. Results of the interview are noted as below:
   a. SME can access three types of SMIDB’s financing services: (i) Commercial loan focus on SMEs with 12% of interest rate; (ii) SME policy loan with 8.5%; and (iii) Hire purchase.
   b. Hire purchase is being offered to customers through authorized auto dealers of SMIDB. The SMIDB’s key dealers are: (i) Golden Myanmar International Co., Ltd; (ii) Standard Auto; (iii) First Pillar Co., Ltd; (iv) Diamond Auto Service Co., Ltd; (v) United Diamond Motor Co., Ltd; (vi) Green Auto Co., Ltd; (vii) Aung Thein Than Service Co., Ltd; (viii) Standard International Trading Co., Ltd; (ix) Moon Princess; and (x) Farmer Choice Tractor.
   c. Hire purchase service includes two plans: one year plan with 9% of interest rate and above one year plan with 13% of interest rate. 1% of service charge per year is the same for both plans.
   d. Nowadays there are 14 authorized auto dealers for SMIDB customers. Hino and Scania brands are quite popular among SMIDB customers.
   e. Urban trucks like Hino Higa, and commercial bus are major items being purchased by SMIDB’s financial products. Many people usually apply for SMIDB hire purchase to buy their personal cars.
   f. Only Myanmar SME applicants are qualified for the loan. Bank statement, reliable cash flow and business plan are essentially requisite for the loan application.
   g. Equipment purchase is not that popular for SMIDB hire purchase.

72. The questionnaires template was provided to SMIDB’s representatives for data collection.

**MAN TRUCK & BUS MYANMAR**

Date: June 7, 2018

Place: No: 262-264 Pyay Road, Dagon Center 1 6th Flr, Myaynigone Sanchaung Tsp Yangon Myanmar 11111

Time: 09:00-10:00
Representatives: (i) Mr. Thurane Aung, CEO, Dagon International Limited and Dagon Concrete, Email: thurane.aung@gmail.com, Telephone: +951503766, 1-503516/-7/-8/-9; (ii) Mr. Aung Kyaw Tun, Workshop Supervisor, Dagon Machinery & Automotive Ltd, Email: aungkyaw.dma@gmail.com, Telephone: + 959449111900.

73. Dagon Machinery & Automotive Ltd is authorized dealer of MAN Truck & Bus international supplier of commercial vehicles. MAN Truck & Bus, with headquarters in Munich, is one of the leading international suppliers of commercial vehicles and transport solutions in Europe, with production plants in three European countries as well as in Russia, South Africa, India and Turkey.

74. CEO received the meeting with Mekong Institute at his Dagon office. Ms. Pyai Pyai Pwint, National Project Coordinator Myanmar, Sustainable Freight Transport and Logistics in the Mekong Region Project joined the meeting. Key points of the interview meeting are shared as below:

a. MAN Truck and Bus Myanmar, an authorized dealer for Myanmar is distributing MAN Truck and Bus in Myanmar and is offering workshop and maintenance services to MAN customers in Myanmar.

b. MAN Myanmar is not offering financial packages for customers. In future when Myanmar has certain volume of customers, it would be discussed with “ASIA Regional Office”. However, as a local dealer, it links with local commercial banks, particularly AYA Bank and their financial services like hire purchase. So Myanmar customers can purchase through local financing channels as long as they are eligible to get loan from Banks.

c. MAN Myanmar cannot import a lot of trucks and vehicles with engine model Euro 4 and above for Myanmar market because of fuel quality in market and higher maintenance cost. Advanced engine models need AD Blue fuel which is expensive and not so available in Myanmar.

d. Myanmar AADA (Authorized Automobile Distribution Association) and regional AADA members should be invited for events of Sustainable Freight Transport and Logistics in the Mekong Region Project.

e. Myanmar SME truck owners need financial projection and assistance to upgrade their trucks and to buy new trucks like Euro 3 and above. Therefore the project needs to work with reliable foreign banks which can provide financial services in partnership with particular truck manufacturing company e.g. Deutsche Bank and MAN Truck and Bus Germany, for Myanmar SMEs.

f. In Myanmar the dealers do not have database of UIO (Unit In Operation) as it is not published Ministry of Transport and Communication. Therefore it is hard to guess
exact market volume for particular type of truck and model. Consequently, the dealers are not so confident to increase their sale volume and list of stock. Therefore MAN Myanmar sometimes hesitates to increase their sale volume, particularly for advanced model trucks for Myanmar market.

g. As per requested, GIZ Myanmar will share Myanmar MAN with list of Myanmar logistics SMEs of the project in order to realize status of SMEs, their business and purchasing power as a part of supply and demand match.

75. After the meeting, Myanmar MAN dealer was invited to the workshop and provided with questionnaires for data collection.

AYA BANK

Date: June 7, 2018

Place: Head Office of AYA Bank, No. 416, Mahabandoola Road, Kyauktada Township, Yangon, Myanmar

Time: 11:00-12:30

Representative: Mr. Zarni Lin, Assistant General Manager, AYA Bank, Email: zarnilin@ayabank.com, Telephone: +959262770707

76. Three senior staff of AYA Bank met Mekong Institute team at head office of AYA Bank. The AYA Bank started banking services in 2010. AYA Home loan and Auto Loan are popular products among Myanmar people. The representatives were invited for the GIZ workshop in Yangon. Following points are noted from the meeting.

a. AYA Auto loan “Hire Purchase” provides a wide selection of new and used cars of market brands such as Chevrolet, BMW, Jaguar, KIA, Ford, Land Rover, Mazda, Mercedes Benz, Mitsubishi, Nissan, and Toyota. There is a list of AYA Bank’s authorized dealers which is updated on the website.

b. Since Myanmar market is heavily influenced by Chinese vehicles and used vehicles, 95% of auto loan cases were for used vehicles around 2014-15. Now people start buying new cars by applying auto loans of the AYA Bank. Therefore percentage of buying new vehicles gets increased in recent years and that would continue to rise. MAN, Scania and Isuzu are some of top brands in Myanmar market.

c. Basically there are 2 types of automobile hire purchase loans: (i) loan on brand new car with 5 years-plans); and (ii) loan on used car with 2 years-plans. Interest rate is 9% (1 year) (Flat Method), or 8.5% (above 1 year)(Flat Method) or 13% (1
year) (Amortization). Loan applications start with 30 percentage of down payment. Most applicants are to purchase personal cars.

d. There are no specific financial services and products for purchasing truck equipment, GFT accessories and parts. If it is for business, corporate loans of AYA Bank serve for those cases or SMEs.

e. SMEs will need to show 3 years financial statement, Business plan, cash flow and tax record in the process of loan application. If collateral is needed, 60-70% of collateral value will be loaned to SMEs.

f. A series of factors attribute to the credit decision: authenticity of documents, financial ability of applicant and business performance of applicant

g. There is no green loan for SMEs.

77. Summaries of the consultation

a. Green freight technology is available in the markets of Myanmar, Thailand, and Vietnam

b. Green loan program in support of freight transport and logistics sector is not existing.

c. Banking products and services
   i. Real estate sector financing: commercial centers, office buildings, hospitals, schools, new urban areas, and etc.;
   ii. Manufacturing and industry financing: factories, machinery and equipment for manufacturing cement, steel, hydropower, thermal power, wind power, petrol, textile, agriculture, aquaculture, forestry, and etc.;
   iii. Transport and logistics financing: transport vehicles for ocean and water transport, air transport, and land transport (passengers and freight); and
   iv. Others.

d. Leasing products and services
   i. Finance lease
   ii. Operating lease
   iii. Sale and Lease Back
   iv. Hire Purchase

e. Challenges and Barriers
   i. Inadequacy of legal framework on green freight transport and logistics operations and development;
   ii. Transport and logistics infrastructure congestion and inadequacy;
   iii. Resulting asset preference may deleverage the availability of funding for SMEs.
iv. Financial institutions may encourage finance to large firms with good ratings rather than unrated SMEs to reduce total high-risk assets.

v. Financial institutions may be willing to hold “easy-to-sell assets” or high quality liquid assets, resulting in constraining the provision of long-term credit.

vi. Collateral-based lending

vii. Lack of diversified financing tools, such as non-bank financing from microfinance institutions, finance companies, leasing, and venture capital investments.

viii. Awareness and willingness of SMEs of improving environment performance

ix. Lack of SME Finance Policies, especially for green freight transport and logistics operations

- Public credit guarantee scheme
- Lending to Micro, Small and Medium-Sized Enterprises (MSMEs)
- Interest rate subsidy
- Soft loans
- MFI development programs
- Equity market development for SMEs

78. Upon completion of the study at this stage, three dissemination workshops to share the study results with the project beneficiaries (SMEs/companies in freight transport and logistics) will be held in June and July 2018, respectively.
VII. ANNEXES

LIST OF INTERVIEWEES AND PHOTOS IN MYANMAR, THAILAND, AND VIET NAM

THAILAND

1. Financial Institutions and Leasing Companies

The KASIKORN BANK Public Company Limited

<table>
<thead>
<tr>
<th>No</th>
<th>Name &amp; Position</th>
<th>Contact</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mr. Pramual Ngamwong, Deputy Director, Business Administration Customer</td>
<td>Email: <a href="mailto:pramual.n@kasikornbank.com">pramual.n@kasikornbank.com</a>  &lt;br&gt;Tel: 045-24438</td>
<td>Address: 1 Soi Rat Burana 27/1, Rat Burana Road,  &lt;br&gt;Rat Burana Sub-district, Rat Burana District, Bangkok 10140</td>
</tr>
<tr>
<td>2</td>
<td>Ms. Yuthapong Pittathanang, Manager, Sales and Customer Service 2 Khon Kaen Business Center</td>
<td>Email: <a href="mailto:yuthapong.p@kasikornleasing.com">yuthapong.p@kasikornleasing.com</a>  &lt;br&gt;Tel: 043-221711</td>
<td>Website: <a href="http://www.kasikornleasing.com/EN/Pages/index.aspx">www.kasikornleasing.com/EN/Pages/index.aspx</a></td>
</tr>
<tr>
<td>3</td>
<td>Mr. Choochai Phetwachoo, Section Chief, Client Team 1, Muang Khon Kaen 3-1</td>
<td>Email: <a href="mailto:choochsl.p@kasikornbank.com">choochsl.p@kasikornbank.com</a>  &lt;br&gt;Tel: 043-225774-5</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Ms. Peerapha Aoontao, Section Chief, Branch Manager, Khon Kaen University</td>
<td>Email: <a href="mailto:peerapha.a@kasikornbank.com">peerapha.a@kasikornbank.com</a>  &lt;br&gt;Tel: 043-204434</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Mr. Thawanapat Keidsin, Customer Service Management</td>
<td>Email: <a href="mailto:thwannapay.k@kasikornbank.com">thwannapay.k@kasikornbank.com</a>  &lt;br&gt;Tel: 043-225774</td>
<td></td>
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</table>

Asia Sermkij Leasing Public Company Limited

<table>
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<tr>
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<tbody>
<tr>
<td>6</td>
<td>Mr. Nuttapon Tuenaree, Vice President, Management Division</td>
<td>Email: <a href="mailto:nuttapon.tu@ask.co.th">nuttapon.tu@ask.co.th</a>, Tel: +08 11004155</td>
<td>Address: บริษัท กรุงเทพแกรนด์แปซิฟิคไลส พลัส จำกัด มหาชน 175 แยก 4 สามแยก S Sathorn Rd, Khwaeng Thung Maha Mek, Khet Sathon, Krung Thep Maha Nakhon 10120</td>
</tr>
<tr>
<td>1</td>
<td>Ms. Paveena Khunvittaya, First Vice President, HP Credit &amp; Marketing</td>
<td>Email: <a href="mailto:paveena.kh@ask.co.th">paveena.kh@ask.co.th</a>, Tel: +0929150592/ +66026796226</td>
<td>Website: <a href="http://www.ask.co.th/en/about/vision">www.ask.co.th/en/about/vision</a></td>
</tr>
<tr>
<td>2</td>
<td>Mr. David Shen, Deputy General Manager</td>
<td>Email: <a href="mailto:david.sh@ask.co.th">david.sh@ask.co.th</a>, Tel: +66026796226/026796262 Ext. 1110.</td>
<td></td>
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</tbody>
</table>
### Bank of Ayudhya Public Company Limited, Krungsri

<table>
<thead>
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<tr>
<td>9.</td>
<td>Ms. Virongrong Wattanayakorn, Krungsri Auto Marketing – Dealer Management Section Krungsri Auto Marketing – Dealer Management Section 3,</td>
<td>Email: <a href="mailto:virongrong.wattanayakorn@krungsri.com">virongrong.wattanayakorn@krungsri.com</a>, Tel: +66 (08) 6365 0440</td>
<td>Address: 1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120 Thailand</td>
</tr>
<tr>
<td>10.</td>
<td>Ms. Praphaiwan Sungthaworn, Head of Krungsri Auto Marketing- Dealer Management Section Krungsri Auto Marketing – Dealer Management Section 3,</td>
<td>Email: <a href="mailto:praphaiwan.sungthaworn@krungsri.com">praphaiwan.sungthaworn@krungsri.com</a>, Tel: +66 (0) 27088300/ +66(0) 81839883</td>
<td>Website: <a href="http://www.krungsri.com/bank/en/SME/SMEloan/kern-roi.html">www.krungsri.com/bank/en/SME/SMEloan/kern-roi.html</a></td>
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### 2. Truck Technology Provider

**Hino Motors Sales (Thailand) Ltd.**

<table>
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<tr>
<th>No</th>
<th>Name &amp; Position</th>
<th>Contact</th>
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<tr>
<td>11.</td>
<td>Mr. Aekrat TorJarern Senior supervisor of Total Support Team</td>
<td>Email: <a href="mailto:aekrat_t@hinothailand.com">aekrat_t@hinothailand.com</a> Tel: 02-900-5000 Ext.112 Fax: 02-973-3808</td>
<td>Address: 212 Moo 4 Vibhavadhi Rangsit Road, Talad Bangkhen, Laksi, Bangkok 10210 Website: <a href="http://www.hinothailand.com/page">www.hinothailand.com/page</a></td>
</tr>
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**Scania Siam Co., Ltd, (Thailand)**

<table>
<thead>
<tr>
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<tr>
<td>12.</td>
<td>Mr. Erika Sundell, Regional Sustainability Manager</td>
<td>Email: <a href="mailto:Erika.sundell@scania.com">Erika.sundell@scania.com</a>, Tel: +66 65 525 5630</td>
<td>Address: 999/19 Moo 9, Bangna-Trad Rd., Km. 19, T.Bangchalong, A.Bangplee, Samutprakarn 10540 Website: <a href="https://www.scania.com/th/th/home.html">https://www.scania.com/th/th/home.html</a></td>
</tr>
<tr>
<td>13.</td>
<td>Mr. Johan Clason Regional Product Manager</td>
<td>Email: <a href="mailto:Johan.clason@scania.com">Johan.clason@scania.com</a> Tel: + 66 65 517 7269</td>
<td></td>
</tr>
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</table>

### MYANMAR

#### 1. Financial Institution and Leasing Companies

**Co-Operative Bank (CB Bank)**

<table>
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<th>No</th>
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<th>Contact</th>
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<tr>
<td>14.</td>
<td>Ms. Khin Nilar Aung, Assistant General Manager,</td>
<td>Email: <a href="mailto:khinnilaraung@cbbank.com.mm">khinnilaraung@cbbank.com.mm</a> Tel: +959250357033</td>
<td>No: 46 , UFC (Union Financial Center - Tower A &amp; B), 4 Floor, Corner of MahaBandoola Road &amp; Thein Phyu Road, Botataung Township, Yangon, Myanmar</td>
</tr>
<tr>
<td>15.</td>
<td>Mr. Sai Naw Line, Management Associate, Enterprise Banking</td>
<td>Email: <a href="mailto:sainawline@cbbank.com.mm">sainawline@cbbank.com.mm</a>, Tel:</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>Name &amp; Position</td>
<td>Contact</td>
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</tr>
<tr>
<td>16.</td>
<td>Ms. Thin Thwe Thwe Aung, Head of SME Banking</td>
<td>Email: <a href="mailto:thinthweaung@gmail.com">thinthweaung@gmail.com</a>, Tel: +95943046903</td>
<td>No. (298), the corner of Anawyahtar Road and Wardan Road, (2nd Ward), Lamadaw Township, Yangon</td>
</tr>
<tr>
<td>17.</td>
<td>Ms. Aye Aye Khaing, Head of Human Resource Development</td>
<td>Email: <a href="mailto:hrsmidb@gmail.com">hrsmidb@gmail.com</a>, Tel: +9512302388</td>
<td>Website: <a href="http://smidb.com.mm/banking/credit-facilities/11">http://smidb.com.mm/banking/credit-facilities/11</a></td>
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**Ayeyarwaddy Bank (AYA)**

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<th>Contact</th>
<th>Address</th>
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<tr>
<td>18.</td>
<td>Mr. Zarni Lin, Assistant General Manager, AYA Bank</td>
<td>Email: <a href="mailto:zarnilin@ayabank.com">zarnilin@ayabank.com</a>, Tel: +959262770707</td>
<td>Head Office of AYA Bank, No. 416, Mahabandoola Road, Kyauktada Township, Yangon, Myanmar</td>
</tr>
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</table>

2. Truck Technology Provider

**MAN Truck & Bus Myanmar**

<table>
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<tr>
<th>No</th>
<th>Name &amp; Position</th>
<th>Contact</th>
<th>Address</th>
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<tr>
<td>19.</td>
<td>Mr. Thurane Aung, CEO, Dagon International Limited and Dagon Concrete</td>
<td>Email:<a href="mailto:thurane.aung@gmail.com">thurane.aung@gmail.com</a>, Telephone: +951503766, 1-503516/-7/-8/-9</td>
<td>No: 262-264 Pyay Road, Dagon Center 1 6th Flr, Myaynigone Sanchaung Tsp Yangon Myanmar 11111</td>
</tr>
<tr>
<td>20.</td>
<td>Mr. Aung Kyaw Tun, Workshop Supervisor, Dagon Machinery &amp; Automotive Ltd</td>
<td>Email: <a href="mailto:aungkyaw.dma@gmail.com">aungkyaw.dma@gmail.com</a>, Tel: +95944911900</td>
<td>Website:</td>
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**VIETNAM**

1. Financial Institutions and Leasing Companies

**VIETCOMBANK LEASING COMPANY (VCBL)**

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<tr>
<td>21.</td>
<td>Mr. Bui Ngoc Hung, Deputy Manager, Customer Department</td>
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<tr>
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<td>Name &amp; Position</td>
<td>Contact</td>
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<tr>
<td>22</td>
<td>Mr. Pham Hoang Tuan, Corporate Banking Department</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Mr. Nguyen Xuan Tuan Anh, Corporate Banking Department</td>
<td><a href="mailto:Anh.nguyenxuan1@vib.com.vn">Anh.nguyenxuan1@vib.com.vn</a></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Bui Quang Anh, Corporate Banking Department</td>
<td><a href="mailto:Anh.buiquang@vib.com.vn">Anh.buiquang@vib.com.vn</a></td>
<td>VIB, Ho Chi Minh City Branch</td>
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**VIET NAM PROSPERITY JOINT STOCK COMMERCIAL BANK (VP BANK)**

<table>
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<tr>
<td>25</td>
<td>Ms. Luong Thi Hong Hanh, Director of Banking Strategic Development Department</td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Mr. Nguyen Huy Cuong</td>
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**VIET NAM INDUSTRY JOINT STOCK COMMERCIAL BANK (VIETINBANK)**

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<tr>
<td>27</td>
<td>Ms. Tran Thi Hong Anh, Director of Banking Product Development and Marketing Department</td>
<td>Phone: +84 2439 421030 Email: <a href="mailto:anhtth@vietinbank.vn">anhtth@vietinbank.vn</a></td>
<td></td>
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</tbody>
</table>

2. Truck Technology Provider

**HINO MOTORS VIETNAM LTD.,**

<table>
<thead>
<tr>
<th>No</th>
<th>Name &amp; Position</th>
<th>Contact</th>
<th>Address</th>
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<tbody>
<tr>
<td>28</td>
<td>Mr. Madea Masami, Executing Services Advisor</td>
<td>Phone: +84 2473 016017 Email: <a href="mailto:masami.madea@hino.vn">masami.madea@hino.vn</a></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Ms. Thai Thi Nga, Deputy General Manager, Sales Department</td>
<td>Phone: +84 2473 016017 Email: <a href="mailto:thaithinga@hino.vn">thaithinga@hino.vn</a></td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Mr. Le Huu Nguyen Khanh, Assistant Manager, Services Department</td>
<td>Phone: +84 2473 016017 Email: <a href="mailto:lehuunguyenkhanh@hino.vn">lehuunguyenkhanh@hino.vn</a></td>
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**Meeting with SCANIA**
Meeting with Asia Sermkij Leasing Public Company Limited

Meeting with Bank of Ayudhya Public Company Limited, Krungsri

Meeting with K-Bank
Meeting with Co-Operative Bank (CB Bank)

Meeting with MAN Truck & Bus Myanmar
QUESTIONNAIRE

TRUCK TECHNOLOGY COMPANY

Date: .............................

Time: .............................

<table>
<thead>
<tr>
<th>Name of Company</th>
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<tr>
<td>Contact</td>
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RESPONDENT INFORMATION

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<tr>
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PRODUCTS AND TECHNOLOGY

Q1: What are truck and parts productions of the company for GMS market?

<table>
<thead>
<tr>
<th>Type of Truck</th>
<th>Please provide list of truck available in GMS market or provide product brochures</th>
</tr>
</thead>
</table>
Q2: Does the company supply Green Freight Technology/Energy Saving Technologies listed as below?

<table>
<thead>
<tr>
<th>Type of GFT: Aerodynamics</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Price</th>
<th>Services Being provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cab roof fairings or deflectors (1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Air dam (2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cab extension (3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trailer side skirts (4)+(5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trailer roof tapering + boat tails (6)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trailer front fairings (7)</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
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</tbody>
</table>

2.1: What are criteria to install or upgrade this technology? i.e. installing equipment requires new truck model, requires at least 7 days to install, etc.

2.2: What are key limitations for this technology? (e.g. Requires minimum running distance and speed at least ...)

Q3: Does the company supply Green Freight Technology/Energy Saving Technologies listed as below?

<table>
<thead>
<tr>
<th>Type of GFT: Tires and Wheels</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Prices</th>
<th>Services being provided</th>
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<tbody>
<tr>
<td>Low rolling resistance tires</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Low resistance wide base tires</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automatic tire inflation on tractor/vehicle</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Automatic tire inflation on trailer</td>
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<tr>
<td>Automatic tire-monitoring system</td>
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</tr>
<tr>
<td>Automatic tire-inflation system</td>
<td></td>
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</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

3.1: What are criteria to install or upgrade this technology? i.e. installing equipment requires new truck model, requires at least 7 days to install, etc.
3.2: What are key limitations for this technology? (e.g: require installation of the whole set)

Q4: Does your company supply Green Freight Technology/Energy Saving Technologies listed as below?

<table>
<thead>
<tr>
<th>Type of GFT: Management</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Prices</th>
<th>Services being provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Predictive cruise control</td>
<td></td>
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<tr>
<td>On-board telematics</td>
<td></td>
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<tr>
<td>The usage of GPS</td>
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<tr>
<td>Other</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

4.1: What are criteria to install or upgrade this technology? (i.e. installing equipment requires new truck model, requires at least 7 days to install, etc.)

4.2: What are key limitations for this technology? (E.g: require installation of the whole set or truck model or any training?)

Q5: Does the company supply Green Freight Technology/Energy Saving Technologies listed as below?

<table>
<thead>
<tr>
<th>Other GFTs and Hybridization</th>
<th>Yes</th>
<th>No</th>
<th>Estimated Fuel Savings in (%)</th>
<th>Market Prices</th>
<th>Services being provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idling reduction technologies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Synthetic base lubricants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hybridization (Dual-mode hybrid, Parallel hybrid, Parallel)</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
5.1: What are criteria to install or upgrade this technology?

5.2: What are key limitations for this technology?

Q6: What are benefits and challenges of SMEs to upgrade truck and technology, apart from fuel saving?

<table>
<thead>
<tr>
<th>Type of GFT</th>
<th>Benefits</th>
<th>Challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerodynamics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tires and Wheels</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other GFTs and Hybridization</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Q7: Does the company offer any financial products and services to SMEs?

If yes, please provide detail information of each financial products and services. *Eg: services in connection with leasing company, low interest loan and dealers?*

a. Hire purchase .................................................................................................................................
b. Financial lease ...............................................................................................................................c. Operating lease ..............................................................................................................................
d. Any discount service .......................................................................................................................e. Any Loan/investment package ........................................................................................................

If No,

Why ..................................................................................................................................................

Q8: What cost for the investment and return period?

..........................................................................................................................................................

Q9: Who are potential customers of the company in this Mekong region (CLMVT)?

..........................................................................................................................................................

Q10: Who are potential customers of the company in this Mekong region CLMVT?

..........................................................................................................................................................

Q11: Any special financial campaign for green freight SMEs in CLMVT region according to ASEAN strategy?
Q12: Who are dealers of the company for this technology supply for SMEs in this Mekong region? Dealer information of the company

FINANCIAL INSTITUTIONS AND LAESING COMPANIES

Questionnaires Template for Financing Service Providers

Objective:

• To enhance access to finance for companies in the freight and logistics sector in the Mekong countries
• To present the information to prospective companies to access finance to improve/adopt technologies to promote green freight and logistics services, and
• To promote business linkages between Green logistics companies and financial organization.

Form submission

Please Fill in your information in the MS Word file; send the soft copy to the project team at quan@mekonginstitute.org and kyaw@mekonginstitute.org

Note:

• The form contains three parts – Part I: Company background information, Part II: Services and Products, Part III: Contact
• The field with red star * are compulsory to input data, otherwise, your submission will not be accepted.
• In the compulsory field, in case some information is not available, please input “N/A” in the field so your profile will be considered as completed and submit successful.
• You are encouraged to provide as detailed information as you can.
You are encouraged to provide information in English. If you do have difficulties, please fill in information in your local language. But be aware that some meaning might be lost due to translation by other party.

**List of inquired item/products for financing**

1. **New truck/Vehicle** *(with Green Freight Technology)*
2. **Truck/vehicle equipment and parts:** *(Fuel Monitoring Device, Low Rolling Resistance Tires, Automatic tire-monitoring system; Automatic tire-inflation system, Truck trailer, Aerodynamic equipment/ Cab Roof Deflector/ Air dam/ Cab extension, Truck Aerodynamic Devices, Fleet logistics, software, On-board telematics/ the usage of GPS, Idling reduction technologies, etc.)*
3. **Assets or equipment for logistics operation:** *(Container, Warehouse, Cold chain, etc.)*

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Please fill in information</th>
<th>Clarification</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Name of Financer *</td>
<td></td>
<td>Registered official company name</td>
</tr>
<tr>
<td>2. Brand Name (or Trademark)</td>
<td></td>
<td>Registered official trademark</td>
</tr>
<tr>
<td>3. Logo *</td>
<td></td>
<td>Format: JPG / GIF / PNG Size: not over than 500 KB</td>
</tr>
<tr>
<td>4. Year established *</td>
<td></td>
<td>Christian Era, eg. 1945, 2000, 2005</td>
</tr>
<tr>
<td>5. Company description *</td>
<td></td>
<td>Please provide brief information about the uniqueness of the company, products or services</td>
</tr>
<tr>
<td>6. Corporate Status *</td>
<td>☐ State Owned Enterprise ☐ Private ☐ Family ☐ Community ☐ Association ☐ Joint Venture</td>
<td>Please tick as registered.</td>
</tr>
<tr>
<td>7. Business Type *</td>
<td>□ Partnership</td>
<td>□ Public (Limited) Company</td>
</tr>
<tr>
<td></td>
<td>□ Cooperative</td>
<td>□ Club / Group</td>
</tr>
<tr>
<td></td>
<td>□ Others (Please Specify……………………………………………)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Banking and Financing Service</td>
<td>□ Financing Service</td>
</tr>
<tr>
<td></td>
<td>□ Banking Service</td>
<td>□ Other Business type</td>
</tr>
</tbody>
</table>

**Services and Products**

<table>
<thead>
<tr>
<th>8. Main Services *</th>
<th>□ Commercial banking services</th>
<th>□ Investment banking services</th>
<th>□ SME Financing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ SME Green Loan/financing</td>
<td>□ Other services (please specify as a list):</td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9. Do you have financial services</th>
<th>Assets and Equipment inquired for logistics Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. New truck/vehicle</td>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

*If Yes: please go next session for more information.*

*If No: please explain.*
## 10. What are specific financial services and products available for inquired assets and equipment?

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Truck/vehicle equipment and parts e.g. vehicle equipment (eco tires, Fuel Monitoring Device, Cab Roof Deflector, tire inflation devices, Fleet logistics, software)</td>
<td>☐ Yes ☐ No</td>
<td></td>
</tr>
<tr>
<td>3. Assets or equipment for logistics operation e.g. containers, warehouse, cold chain, moving machine, etc</td>
<td>☐ Yes ☐ No</td>
<td></td>
</tr>
</tbody>
</table>

Please tick specific services or provide any other services being provided against list of inquired assets and equipment for logistics companies.
<table>
<thead>
<tr>
<th>V. Operating lease</th>
<th>☐</th>
<th>☐ Truck/vehicle equipment and parts ☐ Assets or equipment for logistics operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>VI. The Sales and Lease back</td>
<td>☐</td>
<td>☐ New truck/vehicle ☐ Truck/vehicle equipment and parts ☐ Assets or equipment for logistics operation</td>
</tr>
<tr>
<td>VII. Other services and products</td>
<td>☐</td>
<td>☐ New truck/vehicle ☐ Truck/vehicle equipment and parts ☐ Assets or equipment for logistics operation</td>
</tr>
</tbody>
</table>

11. What are obligatory qualifications of applicant for financing services

1) e.g: Minimum 3 years operation with over 3 years of management experience
### What are the general requirements for specific financing services?

<table>
<thead>
<tr>
<th>Requirements</th>
<th>Lending Institutions</th>
<th>Guarantee Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ e.g. Copy of Commercial Registration, Copy of Company's Affidavit</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ e.g. Bank statements</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ e.g. past audited/ unaudited financial statements, Purchase agreement or quotation of acquired equipment or vehicle</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ e.g. Purchase agreement or quotation of acquired equipment or vehicle</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ e.g. Copy of Company's Affidavit</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ Collateral required</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ Down payment required</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐ e.g. others</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

### What are specific requirements for specific financing?

<table>
<thead>
<tr>
<th>Requirements</th>
<th>Lending Institutions</th>
<th>Guarantee Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>i. Commercial loan, Business loan</td>
<td>☐ e.g. collateral required</td>
<td>☐ e.g. insurance condition</td>
</tr>
<tr>
<td></td>
<td>☐ e.g. down payment required</td>
<td>☐ e.g. contract fee</td>
</tr>
<tr>
<td>services?</td>
<td>e.g. others</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>i. Commercial loan, Business loan</td>
<td>1: e.g. Repayment process (credit amount repayments) 2: e.g. Monthly fee and interest 3: e.g. Payment schedule/fine for delay/ 4: e.g. delivery of goods 5: e.g. other obligations to inform</td>
<td></td>
</tr>
</tbody>
</table>

**14. What are terms and conditions of the agreement?**

<table>
<thead>
<tr>
<th>Financing Services</th>
<th>Specific terms and conditions of the agreement</th>
<th>Please provide more specific information of each term and condition of the agreement for each specific financial services (Given items are just for examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ii. Hire purchase</td>
<td>e.g. collateral required e.g. down payment required e.g. insurance condition e.g. contract fee e.g. others</td>
<td></td>
</tr>
<tr>
<td>iii. Equipment purchase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv. Finance lease</td>
<td></td>
<td></td>
</tr>
<tr>
<td>v. Operating lease</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vi. The Sales and Lease back</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vii. Other services and products</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| ii. Hire purchase | 1: e.g. Repayment process
(credit amount repayments)
2: e.g. Monthly fee and interest
3: e.g. Payment schedule/fine for delay/
4: e.g. delivery of goods
5: e.g. other obligations to inform
(both parties)
6: e.g. any other conditions
| iii. Equipment purchase |
| iv. Finance lease |
| v. Operating lease |
| vi. The Sales and Lease back |
| vii. Other services and products |

| 15. Additional Benefits/incentives of the service provided |
| e.g. taxation, other benefits being offered by the banks/financers to SME borrowers
<p>| Please provide major benefits of the service. |</p>
<table>
<thead>
<tr>
<th>Question</th>
<th>Description</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. How to apply for loan or financial services?</td>
<td><em>Eg: Step 1: Meet and consult with Loan manager</em></td>
<td>Please provide step by step procedures to apply for financial services. Or illustrate</td>
</tr>
<tr>
<td>17. What are available information package or service promotion materials for clients?</td>
<td><em>Eg: brochure or pamphlets or booklets, application form (updated)</em></td>
<td>Please provide requested information packages in either soft or hard version.</td>
</tr>
<tr>
<td>Contact</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Address of Head Office*</td>
<td>Road, Street, District:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Town: City: Postal Code: Province: Country:</td>
<td></td>
</tr>
<tr>
<td>17. Focal Contact for services of Asset/Equipment</td>
<td>Name:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Detail contact of loan and leasing manager or focal point for financing services.</strong></td>
</tr>
<tr>
<td>Name</td>
<td>Surname: ...................................................................................</td>
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<td></td>
<td>Position: ..................................................................................</td>
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<td>Office Tel: ..................................................................................</td>
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<td>Office Fax: ..................................................................................</td>
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<td>Email: ..........................................................................................</td>
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<td>Website: ........................................................................................</td>
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</tr>
</tbody>
</table>

Thank you and please submit to:
Mr. Anh Nguyen Quan, E-mail: quan@mekonginstitute.org and Mr. Kyaw Min Tun, E-mail: kyaw@mekonginstitute.org

If you have any questions related to the form above, please call to +660648264731 (Mr. Kyaw Min Tun)