

Environmental and social due diligence summary

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| Issuer | RMA (Cambodia) PLC ("RMAC") |
| Use of CGIF's guarantee | Refinancing of the: (a) existing facility under the Wholesale Finance Facility Agreement; and (b) existing working capital facilities [confidential information removed] utilized to bridge the cash conversion cycle between the purchase and sales of the Issuer's core products. |
| Countries of operations | Cambodia |
| Categorisation | General purpose Corporate Bond – Low |

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| Environmental and social management system | The existing environmental and social management system (ESMS) of RMA Group has been implemented in its wholly owned RMAC auto-dealership business. The ESMS includes policies and procedures relating to the environment, health and safety, grievance management and human resources. The ESMS also applies to all its suppliers and business partners. Although the due diligence confirmed that the ESMS is largely sufficient, considering the nature and scale of RMAC's business, minor amendments were undertaken to ensure compliance with CGIF's Environmental and Social Safeguards (ESS). |
| Screening and identification of risks | Due to the nature and scale of the auto-dealership business, it is not expected to cause significant environmental and social (E&S) impacts. RMAC's current procedures and practices to manage E&S impacts associated with its operational activities are aligned with applicable Cambodian laws and regulations including waste management, occupational health and safety and labor. |
| Institutional capacity, commitment and development | The institutional capacity and commitment of RMAC to manage E&S impacts of its operations are deemed adequate. RMAC has appointed an ESMS Officer to manage the implementation of ESMS. RMAC will undertake an ESMS Awareness Training to be facilitated by CGIF. |
| Stakeholder communication, participation, consultation, monitoring and reporting | RMAC has functioning internal and external grievance mechanisms. The ESMS has incorporated a process of recording and monitoring the grievances or complaints received. The ESMS also has a procedure to monitor its implementation including periodic evaluation of compliance with applicable legal requirements. RMAC will submit to CGIF an annual Environmental and Social Safeguards Performance Report (ESSPR). |