




## **Revision of Terms & Conditions for Property Financing**

29 August 2025

Dear Valued Customers,

With effect from 31 August 2025, the Bank's Facility Agreement has been revised to further apply the principles of fair treatment to all our customers with housing loans. There are no new terms introduced which require any action from our customers. We have further committed to all our customers that any variation to the Facility and/or the instalment will only be made when necessary.

Existing Clause	Revised Clause
<p><b>Section 18.5 Modification and indulgence</b></p> <p>The Bank may at any time and without in any way affecting the security created under the Security Documents and the rights and remedies of the Bank thereunder and by notice to the Borrower at any time:-</p> <p>(a) terminate, vary, modify, restructure, reduce, increase, suspend or cancel the Facility and/or any credit or other facility granted to the Borrower and may open and/or continue any accounts with the Borrower at any branch or branches of the Bank at such interest rate(s) deemed fit by the Bank and all covenants as to the rate of interest in the Letter of Offer shall apply;</p> <p>(b) grant to the Borrower, the Security Party, any other surety or guarantor or any other person any time or indulgence or release or waiver;</p> <p>(c) deal with, exchange, release, modify or abstain from perfecting or enforcing any securities or guarantees or rights the Bank may at any time have from or against the Borrower,</p>	<p><b>Section 18.5 Modification and indulgence</b></p> <p>The Bank may at any time and without in any way affecting the security created under the Security Documents and the rights and remedies of the Bank thereunder and by notice to the Borrower at any time:-</p> <p>(a) terminate, vary, modify, restructure, reduce, increase, suspend or cancel the Facility and/or any credit or other facility granted to the Borrower and may open and/or continue any accounts with the Borrower at any branch or branches of the Bank at such interest rate(s) deemed fit by the Bank and all covenants as to the rate of interest in the Letter of Offer shall apply;</p> <p>(b) grant to the Borrower, the Security Party, any other surety or guarantor or any other person any time or indulgence or release or waiver;</p> <p>(c) deal with, exchange, release, modify or abstain from perfecting or enforcing any securities or guarantees or rights the Bank may at any time have from or against the Borrower, the Security Party or any other person;</p>



<p>the Security Party or any other person;</p> <p>(d) agree with the Borrower, the Security Party or any other person or guarantor to accept payment of the Indebtedness by such increased or reduced instalments as shall be agreed to by the Bank or to suspend payment of the Indebtedness; and/or</p> <p>(e) vary the number and/or the amount of each instalment to be paid by the Borrower.</p>	<p>(d) agree with the Borrower, the Security Party or any other person or guarantor to accept payment of the Indebtedness by such increased or reduced instalments as shall be agreed to by the Bank or to suspend payment of the Indebtedness; and/or</p> <p>(e) vary the number and/or the amount of each instalment to be paid by the Borrower.</p> <p>Any variation will only be made when necessary, such as when there is a change in circumstances, a need for an adjustment to offset amounts owed and/or when there is a request for restructuring of the Loan/Facility by the Borrower.</p>
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For all our existing customers, we will apply these amended terms to your existing agreement with us and we have not taken away any of your existing rights.