

Revision of Terms & Conditions for Property Financing

19 August 2019

Dear Valued Customers,

With effect from 28 August 2019, the Bank will apply the principles of fair treatment to all our customers with housing loans. We did not introduce any new terms which requires action from our customers but we have made our terms simpler and easier to understand. We have also incorporated prior notice to you for changes to terms and have also reduced legal and technical terms in the loan agreement and security documentation.

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. If you would like to have a copy of the revised terms for reference, you can write in to "Contact Us" on our website to ask for a copy.