



Notification of Amendment to the **Terms of the Targeted Assistance Additional Deferment Programme for Individual Customers Excluding Credit Cards (“Additional Deferment”)**

Area of Change	Original	Revised
Cancellation of an existing temporary financial relief or targeted assistance programme	Not specified	3. If you are currently on any temporary financial relief or targeted assistance programme with us, the existing temporary financial relief or targeted assistance programme will be cancelled prior to the Additional Deferment taking effect. The capitalization of accrued interest (if any) and extension of facility tenure pursuant to these programmes up to the date of cancellation will follow Clauses 6 and 7 below.
Treatment of amount in arrears	Not specified	4. If you have any overdue amount in arrears, this will be capitalized and added to the principal balance of your facility
How interest accrued during the Deferment Period will be treated	Not specified	6. At the end of the deferment period, all accrued interest will be capitalized and added to the principal balance of your facility. If applicable, the capitalization of accrued interest includes accrued interest pursuant to a previous deferment, temporary financial relief and/or targeted assistance programme.

<p>Clarification of the facility tenure extension as a result of the Additional Deferment</p>	<p>5. As a result of the initial Deferment and Additional Deferment, we will extend the tenure of your Facility by a total of 9 months (i.e. 6 months due to initial Deferment and 3 months due to Additional Deferment) and your final monthly instalment and overall payments will likely be higher at the end of your facility tenure.</p>	<p>7. Your facility tenure will be extended by the same duration of the deferment period. This is in addition to any tenure extension pursuant to a previous deferment, temporary financial relief and/or targeted assistance programme.</p> <p>8. As a result of the Additional Deferment, please take note that your revised monthly instalments and overall payments will likely to be higher by the end of your facility tenure.</p>
<p>Clause on termination - New addition on the consequence of termination due to false representation</p>	<p>7. The Additional Deferment may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Additional Deferment.</p>	<p>10. The Additional Deferment may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Additional Deferment. The consequence of such termination may include reversing any or all benefits you enjoyed from the Additional Deferment. For example, the amount that would otherwise be due during the deferment period will become immediately due and payable in whole upon termination, and no tenure extension will apply.</p>
<p>Potential changes to Terms and Conditions</p>	<p>Not specified</p>	<p>11. We may change these terms and conditions including treatment of your monthly instalment if necessary to do so due to reasons such as changes in law or regulations, increased costs of offering this programme, or changes to our business, technology, services and facilities we use. We do not know all the reasons why a change may be needed in the future, but if we do make the change(s) for any reasons,</p>

		we will make sure that the change(s) are reasonable and promptly notified to you
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Notification of Amendment to the **Terms of the Payment Reduction for Individual Customers Excluding Credit Cards (“Payment Reduction”)**

Area of Change	Original	Revised
Cancellation of an existing temporary financial relief or targeted assistance programme	Not specified	2. If you are currently on any temporary financial relief or targeted assistance programme with us, the existing temporary financial relief or targeted assistance programme will be cancelled prior to the Payment Reduction taking effect. The capitalization of accrued interest (if any) and extension of facility tenure pursuant to these programmes up to the date of cancellation will follow Clauses 3 and 8 below respectively.
Treatment of amount in arrears	Not specified	3. If you have any overdue amount in arrears, and/or accrued interest pursuant to previous deferment, temporary financial relief or targeted assistance programme with us, such overdue amount and accrued interest will be capitalized and added to the principal balance of your facility.

<p>Clarification on how your monthly instalment will be applied</p>	<p>3. The revised monthly instalment will be utilized to pay off any accrued interest (including accrued interest accrued during the original 6 months Deferment period) before being applied to reduce your principal.</p>	<p>4. The Payment Reduction is for a period of six (6) months, during which you will pay a lower revised monthly instalment (consisting of principal and interest) of an amount we notify you upon your successful application. The difference in respect of the interest amount between the original monthly instalment and the revised monthly instalment will be accrued but will not be compounded. In addition, the accrued interest will not be considered as overdue interest.</p>
<p>Treatment of the difference between interest amount paid and accrued during Payment Reduction</p>	<p>4. If the revised monthly instalment is insufficient to pay-off the accrued interest due for the month, any unpaid accrued interest will continue to be accrued. However, this accrued interest will not be compounded.</p>	<p>5. At the end of the Payment Reduction period, all accrued interest will be capitalized and added to the principal balance of your facility.</p>
<p>Facility tenure extension as a result of the Payment Reduction</p>	<p>5. As a result of the Payment Reduction, we will extend the tenure of your Facility by 6 months and your overall payments will likely be higher at the end of your facility tenure. If you had an initial Deferment, this means your Facility will be extended by a total of 12 months (i.e. 6 months due to initial Deferment and 6 months due to Payment Reduction).</p>	<p>6. Your facility tenure will be extended by the same duration of the Payment Reduction period. This is in addition to any tenure extension pursuant to a previous deferment, temporary financial relief and/or targeted assistance programme.</p>
<p>Clause on termination - New addition on the consequence of termination due to false representation</p>	<p>6. The Payment Reduction may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Payment Reduction.</p>	<p>7. The Payment Reduction may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Payment Reduction. The consequence of such termination may include reversing any or all benefits you enjoyed from the Payment</p>

		Reduction. For example, the amount that would otherwise be due during the Payment Reduction period will become due and payable in whole upon termination, and no tenure extension will apply.
Changes to Terms and Conditions	Not specified	8. We may change these terms and conditions including treatment of your monthly instalment if necessary to do so due to reasons such as changes in law or regulations, increased costs of offering this programme, or changes to our business, technology, services and facilities we use. We do not know all the reasons why a change may be needed in the future, but if we do make the change(s) for any reasons, we will make sure that the change(s) are reasonable and promptly notified to you.