

Notice of Revision of Terms and Conditions for Consumer Secured Loans

This is a notice of amendment to all versions of the following:

1. Terms and Conditions Governing Mortgage Loans
2. Terms and Conditions Governing HDB Home Loans
3. Terms and Conditions Governing Australia Property Loans
4. Terms and Conditions Governing Japan Property Loans
5. Terms and Conditions Governing Malaysia Property Loans
6. Terms and Conditions Governing UK Property Loans
7. Terms and Conditions Governing US Property Loans
8. Terms and Conditions Governing Renovation Loan
9. Loan Agreement for Single Premium Financing of Mortgage Protector Plus
10. Hire Purchase Agreement (Hire Purchase Act)
11. Hire Purchase Agreement (Non-Hire Purchase Act)

We will be removing the pricing guide which lists some of our fees and charges for items 1 through 8 listed above. We will now set out our complete list of fees and charges in a stand-alone pricing guide.

We have also changed the description of the method of notification about future changes to our Terms and Conditions and the Pricing Guide, in items 1 through 7.

In addition, we are increasing some of the fees and charges listed in previous versions of all the documents listed above.

These changes will take effect from 1 April 2016. Please see overleaf for the full list of the changes.

You may view the latest versions of the Terms and Conditions and Pricing Guide for your loans on our website at www.ocbc.com.

Any other fees and charges stated in your letter of offer, loan agreement or application form will continue to apply.

Items changed

- The fee for late payments for all loans above, except overseas home loans, has been increased from S\$50 to S\$80.
- The fee for late payment for overseas home loans has been changed to a flat amount of \$80 in the respective currency of the loan for each late repayment, except for the late fee for Japanese Yen-denominated loans, which has been changed to JPY 8000. We previously charged 4.75% above our prevailing prime lending rate (currently at 5%) on the overdue amount, from the date your payment was due to the actual date you make payment.
- For Singapore and Overseas Home Loans, we will now charge S\$300 for any request to reschedule the intended date of a full redemption or partial repayment of your loan. Previously, we charged S\$200 for this.
- For Singapore and Overseas Home Loans, we will now charge S\$50 for each request for a statement from any year before the current year. Previously, we charged S\$30 for requests for your statement from the previous year up till two years ago, and S\$50 for statements from any year preceding that. We will continue to extend a copy of your current year's statement at no charge.
- For Singapore and Overseas Home Loans and Renovation Loans, we are broadening the list of methods of notifying you about future changes to our Terms and Conditions and the Pricing Guide. We may now give you notice by:
 - sending you a statement of account;
 - putting up notices and displays at our branches or cash machines;
 - putting a notice on our website;
 - sending you a letter or email;
 - putting notices in any newspapers; or
 - any other form of communication we choose.