T&C	Existing	Revised
i) Mortgage	Any notice or certificate to we give to, or	Any notice or certificate to we give to, or
(Clause 21)	demand we make on, you or the guarantor will	demand we make on, you or the guarantor will
(ii) HDB	be considered to have been given if it is in	be considered to have been given if it is in
(Clause 22)	writing, and delivered personally, or sent by	writing, and delivered personally, or sent by
iii) Australia iv) Malaysia	telex, fax, telegram or prepaid post to:	telex, email, fax, telegram or prepaid post to:
v) New Zealand vi) UK	a. the address shown in the letter of offer;	a. the address shown in the letter of offer;
(Clause 19)	b. the address of the property mortgaged by you or the guarantor to us;	b. the address of the property mortgaged by you or the guarantor to us;
	c. your or the guarantor's last known business or home address in Singapore;	c. your or the guarantor's last known business or home address in Singapore;
	d. your or the guarantor's published telex or fax number; or	d. your or the guarantor's published email address, telex or fax number; or
	e. the last contact number you or the guarantor	e. the last contact number or email address you or the guarantor
	f. gave to us in writing.	f. gave to us in writing.
	This applies even if you (or the guarantor) die, become insane or are declared bankrupt.	This applies even if you (or the guarantor) die, become insane or are declared bankrupt.
vii) Japan	Any notice or certificate to be given to, or	Any notice or certificate we give to, or demand
(Clause 19)	demand to be made on, the Borrower and/or	we make on, you or the guarantor will be
	the Surety (notwithstanding the death,	considered to have been given or made if it is in
	insanity, bankruptcy, liquidation {whether	writing and delivered personally or sent by telex
	voluntary or compulsory} or dissolution of the Borrower and/or the Surety) shall be deemed	email, fax, telegram or prepaid post to:
	to have been duly given or made if it is in writing, and delivered personally or sent by	a) your or the guarantor's registered office;
	telex, facsimile, telegram or pre-paid post to the registered office of the Borrower and/or	b) the address shown in the letter of offer;
	the Surety, the address as stated in the Letter	c) the address of any property belonging to you
	of Offer, the address of any property of the	or the guarantor that is mortgaged to us;
	Borrower and/or the Surety mortgaged to the	
	Bank, or the Borrower's and/ or the Surety's	d) your or the guarantor's last known business o
	last known place of business or abode in	home address in Singapore; or
	Singapore or the Borrower's and/or the	
	Surety's then published telex or facsimile	e) your or the guarantor's published email
	number, or the last such number advised to	address, telex or fax number, or the last number
	the Bank by the Borrower and/or the Surety in	or email address you gave to us in writing.
	writing.	,

		This applies even if you (or the guarantor) die,
		become insane or are declared bankrupt, or if
		you (or the guarantor) are a business, if you go
		into liquidation (whether this is voluntary or
		compulsory) or close down
viii) US	Any notice or certificate to be given to, or	Any notice or certificate we give to, or demand
(Clause 19)	demand to be made on, the Borrower and/or	we make on, you or the guarantor will be
	the Guarantor (notwithstanding the death,	considered to have been given or made if it is in
	insanity, bankruptcy, liquidation {whether	writing and delivered personally or sent by telex,
	voluntary or compulsory} or dissolution of the	email, fax, telegram or prepaid post to:
	Borrower and/or the Guarantor)	
	shall be deemed to have been duly given or	a. your or the guarantor's registered office;
	made if it is in writing, and delivered personally	
	or sent by telex, facsimile, telegram or pre-paid	b. the address shown in the letter of offer;
	post to the registered office of the Borrower	
	and/or the Guarantor, the address as stated in	c. the address of any property belonging to you
	the Letter of Offer, the address of any property	or the guarantor that is mortgaged to us;
	of the Borrower and/or the Guarantor	
	mortgaged to the Bank, or the Borrower's and/	d. your or the guarantor's last known business or
	or the Guarantor's last known place of	home address in Singapore; or
	business or abode in Singapore or the	
	Borrower's and/or the Guarantor's then	e. your or the guarantor's published email
	published telex or facsimile number, or the last	address, telex or fax number, or the last number
	such number advised to the Bank by the	or email address you gave to us in writing.
	Borrower and/ or the Guarantor in writing.	
		This applies even if you (or the guarantor) die,
		become insane or are declared bankrupt, or if
		you (or the guarantor) are a business, if you go
		into liquidation (whether this is voluntary or
		compulsory) or close down.