

**Amendment to existing clauses 2, 10 & 11
(Applicable for all T&Cs except US)**

| Clause | Existing | Revised |
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| <p>Clause 2. Banking Facilities</p> | <p>2.1.2 change the terms and conditions of, or reduce or restructure the facility; or</p> | <p>2.1.2 change the terms and conditions of, or reduce or restructure the facility (including, but not limited to, changing the currency or date of a withdrawal or release of any part of the facility or of any repayment or payment due from you); or</p> |
| <p>Clause 10. Representations and declarations</p> | <p>10.2 You and the guarantor declare that:</p> <p>10.2.1 neither of you is involved in any activities that will attract investigation or prosecution under the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap 65A) ('the Act');</p> <p>10.2.2 the security or any part of it has not come from any drug trafficking or criminal behaviour as defined under the Act; and</p> <p>10.2.3 there are no court orders or warrants under the Act, whether actual, pending or threatened, which would affect (whether directly or indirectly, totally or partly) the security or any of our interest.</p> <p>10.6 You and the guarantor must agree that each of the above promises, declarations and representations is taken to have been repeated each time we release payment of any part of the facility, and will continue to be true and correct every day until you have repaid the facility in full. We have the right to vary, review, restructure, recall or cancel the facility if any information, statement, declaration or representation made by you or the guarantor is untrue or incorrect in any way.</p> | <p>10.2 You and the guarantor declare and promise the following.</p> <p>10.2.1 Neither of you is involved in any activities that will attract investigation or prosecution under the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap 65A) ('the Act').</p> <p>10.2.2 The security or any part of it has not come from any drug trafficking or criminal behaviour as defined under the Act.</p> <p>10.2.3 There are no court orders or warrants under the Act, whether actual, pending or threatened, which would affect (whether directly or indirectly, totally or partly) the security or any of our interest.</p> <p>10.6 You and the guarantor must agree that each of the above promises, declarations and representations is taken to have been repeated and will continue to be true and correct every day until you have repaid the facility in full. We have the right to vary, review, restructure, recall or cancel the facility if any information, statement, declaration or representation made by you or the guarantor is untrue or incorrect in any way.</p> |
| <p>Clause 11. Failing to keep to this agreement</p> | <p>11.1.27 Representations: if any confirmation, promise, undertaking, representation, statement or declaration you, the guarantor or any of the related companies have made or acknowledged to us is incorrect or false in any way, or if you break or do not keep to any of them at any time.</p> | <p>11.1.27 Representations: if any confirmation, promise, undertaking, representation, statement or declaration you, the guarantor or any of the related companies have made or acknowledged to us is incorrect or false in any way, or if you break or do not keep to any of them at any time.</p> |

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| | | <p>This includes, but is not limited to, breaking clause 10.2.4 or clause 10.2.5.</p> <p>Note: this clause is 11.1.26 for Terms and Conditions Governing Mortgage Loans</p> |
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**Amendment to existing clauses 2, 10 & 11
(Applicable for US T&C only)**

| Clause | Existing | Revised |
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| <p>Clause 2. Banking Facilities</p> | <p>Notwithstanding that the Facility may be a Term Loan and notwithstanding anything to the contrary, express or implied, contained herein, the Facility agreed to be made available and granted from time to time to the Borrower shall at the absolute discretion of the Bank be reviewed from time to time and the Bank shall, at its absolute discretion, without prior notice to or consent from the Borrower, be entitled to:-</p> <p>2.1.1 require all or part of the monies outstanding under the Facility to be repaid;</p> <p>2.1.2 vary the terms and conditions of, or decrease or restructure any of the Facility granted to the Borrower; or</p> <p>2.1.3 cancel any of the Facility granted to the Borrower.</p> <p>Nothing contained in this Agreement and/or the Security Document shall be deemed to impose on the Bank any obligation either at law or in equity to make or continue to make the Facility available to the Borrower.</p> | <p>The Bank have the right to review the facility from time to time. Following the Bank's review, the Bank has the right to:</p> <p>2.1.1 ask the Borrower to repay all or part of the money it owes on the facility;</p> <p>2.1.2 change the terms and conditions of, or reduce or restructure the facility (including, but not limited to, changing the currency or date of a withdrawal or release of any part of the facility or of any repayment or payment due from the Borrower); or</p> <p>2.1.3 cancel any part of the facility. The Bank does not have to give the Borrower notice or ask for the Borrower's permission before doing any of the above.</p> <p>Nothing in this agreement or the Security Document places any obligation on the Bank to provide or continue to provide the facility to the Borrower.</p> |
| <p>Clause 10. Representations and declarations</p> | <p>10.2 The Borrower and the Guarantor hereby further warrant declare and represent as follows:-</p> <p>10.2.1 that the Borrower and the Guarantor are not involved in any activities that will attract investigation and/or prosecution under the Singapore Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap 65A) or under corresponding legislation of any other applicable jurisdiction;</p> | <p>10.2 The Borrower and the Guarantor declare and promise the following.</p> <p>10.2.1 Neither of the Borrower or Guarantor is involved in any activities that will attract investigation or prosecution under the Singapore Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap 65A) (the 'Act') or under any equivalent law of another country.</p> |

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| | <p>10.2.3 that there are no court orders and/or warrants under the said Act, whether actual pending or threatened, which would affect the Security or any of the Bank's interests therein, whether directly or indirectly, wholly or partially; and</p> <p>10.2.4 neither Borrower, the Guarantor, nor, to their knowledge, any of their respective United States affiliates have engaged in any dealings or transactions, and none of the funds to be used by Borrower to acquire the Property 7 Co.Reg. No.: 193200032W has been or will be obtained, directly or indirectly,</p> <p>(i) in contravention of the money laundering regulations or conventions of the United States of America, including, without limitation, the United States Bank Secrecy Act, the United States Money Laundering Control Act of 1986, or the United States International Money Laundering Abatement and AntiTerrorist Financing Act of 2001, or any enabling legislation or executive order relating thereto, or</p> <p>(ii) in contravention of Executive Order No. 13224 dated September 24, 2001 issued by the President of the United States (Executive Order Blocking Property and Prohibiting Transactions with Persons Who Commit, Threaten to Commit, or Support Terrorism), as may be amended or supplemented from time to time ("AntiTerrorism Order"), the Trading with the Enemy Act (50 U.S.C. §1 et seq., as amended), or any foreign asset control regulations of the United States Treasury Department (31 CFR, Subtitle B, Chapter V, as amended) or any enabling legislation or executive order relating thereto. As used herein, a "United States affiliate" of Borrower or Guarantor shall mean a person that controls Borrower or Guarantor, is controlled by Borrower or Guarantor or is under common control with Borrower or Guarantor and that is organized under the laws of the United States or located in the United States.</p> <p>10.6 You and the guarantor must agree that each of the above promises,</p> | <p>10.2.3 There are no court orders or warrants under the Act, whether actual, pending or threatened, which would affect (whether directly or indirectly, totally or partly) the Security or any of the Bank's interest.</p> <p>10.2.4 Neither the Borrower, the Guarantor or their United States affiliates (see below), has been involved in any dealings or transactions, and none of the money used to buy the Property has been or will be received, directly or indirectly, in a way that breaks:</p> <p>(i) the money-laundering regulations or conventions of the United States, including the United States Bank Secrecy Act, the United States Money Laundering Control Act 1986, or the United States International Money Laundering Abatement and Anti-Terrorist Financing Act 2001, or any related law or executive order; or</p> <p>(ii) executive order number 13224 (24 September 2001) issued by the President of the United States (Executive Order Blocking Property and Prohibiting Transactions with Persons Who Commit, Threaten to Commit, or Support Terrorism), as may be amended or added to from time to time, the Trading with the Enemy Act (50 USC, as amended), or any foreign-asset-control regulations of the United States Treasury Department (31 CFR, subtitle B, chapter V, as amended) or any related law or executive order.</p> <p>In this clause 10.2.4, 'United States affiliate' means a person who controls the Borrower or the Guarantor, is controlled by the Borrower or the Guarantor or is under common control with the Borrower or the Guarantor and who is covered by the laws of the United States or based in the United States.</p> <p>10.6 You and the guarantor must agree that each of the above promises,</p> |
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| | <p>declarations and representations is taken to have been repeated each time we release payment of any part of the facility, and will continue to be true and correct every day until you have repaid the facility in full. We have the right to vary, review, restructure, recall or cancel the facility if any information, statement, declaration or representation made by you or the guarantor is untrue or incorrect in any way.</p> | <p>declarations and representations is taken to have been repeated and will continue to be true and correct every day until you have repaid the facility in full. We have the right to vary, review, restructure, recall or cancel the facility if any information, statement, declaration or representation made by you or the guarantor is untrue or incorrect in any way.</p> |
| <p>Clause 11. Failing to keep to this agreement</p> | <p>11.1.27 Representations: if any confirmation warranty undertaking representation statement or declaration made or acknowledged or deemed to have been made or acknowledged by the Borrower and/or the Guarantor to the Bank at any time is found to be incorrect or false in any respect or ceases to be correct or true in any respect or if the Borrower and/or the Guarantor breaches or does not fully comply with the same at any time;</p> | <p>11.1.27 Representations: if any confirmation, promise, undertaking, representation, statement or declaration the Borrower or the Guarantor has made or acknowledged to the Bank is incorrect or false in any way, or if the Borrower or Guarantor break or do not keep to them at any time. This includes, but is not limited to, breaking clause 10.2.5 or clause 10.2.6.</p> |