



Notice of Revision to Terms and Conditions Governing Mortgage Loans

Amendment to Clause 17

New Clause 17.2	Description of change
<p>17.2 Without affecting clause 17.1, you also agree to us collecting, using and disclosing any information relating to you (including details of any of your accounts (whether held alone or jointly), facilities or transactions which you may have), and any information about any guarantor or other person, which you have provided to us or which we collect as part of collecting, using or disclosing your information for the purposes set out below. You must confirm that you have each guarantor's or other person's permission for us to collect, use and disclose any information relating to them for any of the following purposes.</p> <p>(1) To help to carry out and evaluate the restructure, sale or transfer, or proposed restructure, sale or transfer, of all or any part of any facility (or any right or interest (including beneficial interests) under the facility) or all or any part of any security interest (or any right or interest (including beneficial interests) under the security interest) under any security document, whether or not we enter into or complete the restructure, sale or transfer, including (but not limited to) situations where the restructure, sale or transfer takes place as a result of creating a trust over the facility or the security interest, or both (in each case, a 'relevant transaction').</p> <p>(2) For any purposes in connection with a debt programme related to or connected with a relevant transaction (including evaluating, arranging, advising on or structuring the debt programme or auditing and due diligence (for example, checking that the credit facility or the security document is in line with any laws and regulations that apply)).</p> <p>(3) For the day-to-day management of accounts and services, to carry out transactions or to allow, complete, confirm, fulfil or carry out any dealing between us and you or the guarantor, any relevant transaction or any debt programme, obligations and risks under this agreement, any facility, any other agreement we have entered into with you or the guarantor or any transaction carried out by us with, for or on behalf of you or the guarantor (including any participation or sub-participation (for example, taking part either directly or through an intermediary), or in relation to, any other transaction under which payments are to be made to or by you or the guarantor and any transaction in connection with buying or selling any credit insurance or any other contractual protection or hedging relating to your or the guarantor's obligations to us and any perfection or enforcement of any facility or security interest). This includes for the purposes of asking service providers to carry out duties (outsourcing) and that service provider</p>	<p>Insertion of a new clause 17.2.</p> <p>The current clauses 17.2 and 17.3 will be renumbered to clauses 17.3 and 17.4 respectively to accommodate this insertion.</p>

carrying out the duties, to meet any laws, legal requirements and industry standards or regulators' requests that apply, and for updating and maintaining relevant ledgers and registers.

The people we may disclose information to, and who may collect, use and further disclose the information, for any of the purposes, include any of the following.

- (i) Any person we assign or transfer or may assign or transfer our rights or interests to and any other person taking part in or otherwise involved in a relevant transaction or in any other transaction relating to or entered into in connection with a relevant transaction, and any person who has any rights or interest in the subject matter of the relevant transaction.
- (ii) Any person taking part in or otherwise involved in servicing, administering, collecting, perfecting or enforcing all or any part of the facility or all or any part of any security interest under any security document at any time before, during or after a relevant transaction.
- (iii) If a relevant transaction is related to or entered into in connection with a debt programme or any other transaction or group of transactions, to any other people taking part in or otherwise involved in the debt programme or other transactions.
- (iv) Any professional advisers, consultants, agents and other service providers of any people referred to in this clause 17.2 (including lawyers, accountants, auditors, rating agencies and servicing agents), whether or not they were appointed specifically in connection with a relevant transaction.



Amendment to Clause 24.3

Clause 24.3	Description of Change
<p>We may transfer or assign all or part of our rights and interest in, or transfer all or part of our obligations under this agreement or the security document, without your or the guarantor's permission. You and the guarantor agree that any person or business we transfer or assign to will be entitled to all our rights under this agreement and the security document.</p> <p>If we transfer or assign our rights, your obligations under this agreement and the security document will be owed to the person or business we have transferred or assigned our rights to, but our liabilities to you (including your deposits which we hold) will remain our own. This may mean, for example, that you could lose the right to use any liability we owe you (including your deposits) to set off (reduce) the amount of your loans.</p> <p>After such assignment or transfer, we may or may not set off your loans (whether by law or otherwise) against the liabilities (including your deposits which we hold) that we owe you. Whether we do this will depend on the circumstances, including whether we are wound up, and if so, when.</p> <p>If you are unable to set off the outstanding sum of your loans against the liabilities that we owe you, you will have to pay the full outstanding amount of your loans to the person or business that we transfer or assign our rights and interests to, even though we may not be able to repay all or any amount of the liabilities that we owe you (including your deposits).</p>	Replacement of clause 24.3