

- Amendment to Clause 8.1.1 and 8.1.3 from three to two months' notice
- Deletion of existing clause 8.1.3 (a)

T&C	Existing	Revised
<p>(i) Mortgage</p> <p>(ii) HDB</p>	<p><b>8. Repaying the loan early</b></p> <p>8.1 Unless we agree otherwise, you may repay the facility in full under the following conditions.</p> <p>8.1.1 You must give us at least three months' written notice that you intend to repay the facility early, or pay us three months' interest instead of giving us notice.</p> <p>8.1.2 If you pay off the facility in full within the prepayment period, you must pay a prepayment fee, calculated on such amounts as we decide (see the letter of offer for more details).</p> <p>8.1.3 If you change the date when you will pay off the facility in full to a date which falls after the date when your three months' written notice ends or the proposed date for paying off the facility in full as set out in your written notice, whichever is later, we may do one or more of the following.</p> <p>a. Change the interest rate you must pay on the term loan to 4.75% a year above our current prime lending rate or any other rate we may set. The new interest rate will apply even if you later decide not to pay off the facility in full.</p> <p>b. Charge you an administrative fee or another fee as shown in our pricing guide.</p> <p>c. Ask you to send us a new notice that you intend to pay off the facility early.</p>	<p><b>8. Repaying the loan early</b></p> <p>8.1 Unless we agree otherwise, you may repay the facility in full under the following conditions.</p> <p>8.1.1 You must give us at least two months' written notice that you intend to repay the facility early, or pay us two months' interest instead of giving us notice.</p> <p>8.1.2 If you pay off the facility in full within the prepayment period, you must pay a prepayment fee, calculated on such amounts as we decide (see the letter of offer for more details).</p> <p>8.1.3 If you change the date when you will pay off the facility in full to a date which falls after the date when your two months' written notice ends or the proposed date for paying off the facility in full as set out in your written notice, whichever is later, we may do one or more of the following.</p> <p>a. Charge you an administrative fee or another fee as shown in our pricing guide.</p> <p>b. Ask you to send us a new notice that you intend to pay off the facility early.</p>