

### AUTO LOAN

| Early Settlement Charges | <ul style="list-style-type: none"> <li>• 20% interest rebate</li> <li>• 1% of loan amount</li> <li>• 1-month interest in lieu of notice</li> </ul> |
|--------------------------|--|
| Late Payment Charge      | SGD50 per month  |
| Late Interest Charge     | Prevailing prime lending rate plus 5% per annum  |

### DEBT CONSOLIDATION PLAN

| Processing Fee             | 1.5% of the approved loan amount of a minimum of S\$300, whichever is higher (Waiver of the applicable processing fee if you apply now and when your application is approved) |
|----------------------------|---|
| Late Fee                   | SGD80 per month   |
| Early/ Full Repayment Fee* | 3% of outstanding loan amount or S\$300, whichever is higher  |
| Overdue/default interest   | 5% p.a. plus HL Bank Prime Rate, the monthly instalment will be charged with this default interest rate when the monthly instalment is not made                               |

\*1 month interest in lieu will be charged if redemption is done immediately.

### REVOLVING CREDIT FACILITY

| Annual Fees              | S\$88 (Inclusive of GST), 1st year annual fee waived   |
|--------------------------|--|
| Prevailing Interest Rate | HLBS Prime + 10% p.a., Min OD interest \$5. Customers will be charged the moment they use their assigned credit limit.     |
| Late payment Fees        | S\$80. will be charged each month when customers are late in making the minimum payment or did not pay the minimum payment |
| Overlimit Fees           | S\$40. will be charged each time when the total outstanding exceed the assigned credit limit                               |