


Revision of Terms & Conditions for Property Financing

29 August 2025

Dear Valued Customers,

With effect from 31 August 2025, the Bank's Facility Agreement has been revised to further apply the principles of fair treatment to all our customers with home financing. There are no new terms introduced which require any action from our customers. We have further committed to all our customers that any variation to the Facility and/or the monthly payment will only be made when necessary.

Existing Clause	Revised Clause
<p>Section 33.01 MODIFICATIONS AND INDULGENCE</p> <p>The Bank may at any time without in any way affecting the security created under any of the Security Documents and the rights and remedies of the Bank and with notice to the Customer at any time:</p> <p>(a) terminate, vary, modify, restructure, reduce, increase, suspend or cancel the Facility and/or any credit or other facility granted to the Customer and may open and/or continue any accounts with the Customer at any branch or branches of the Bank;</p> <p>(b) grant to the Customer, the Security Party, any other surety or guarantor or any other person any time or indulgence or release or waiver;</p> <p>(c) deal with, exchange, release, modify or abstain from perfecting or enforcing any securities or guarantees or rights the Bank may at any time have from or against the Customer, the Security Party or any other person;</p> <p>(d) agree with the Customer, the Security Party or any other person or guarantor to accept payment of the Indebtedness by such increased or reduced Monthly Payment as shall be agreed to by the Bank or to suspend payment of the Indebtedness; and/or</p>	<p>Section 33.01 MODIFICATIONS AND INDULGENCE</p> <p>The Bank may at any time without in any way affecting the security created under any of the Security Documents and the rights and remedies of the Bank and with notice to the Customer at any time:</p> <p>(a) terminate, vary, modify, restructure, reduce, increase, suspend or cancel the Facility and/or any credit or other facility granted to the Customer and may open and/or continue any accounts with the Customer at any branch or branches of the Bank;</p> <p>(b) grant to the Customer, the Security Party, any other surety or guarantor or any other person any time or indulgence or release or waiver;</p> <p>(c) deal with, exchange, release, modify or abstain from perfecting or enforcing any securities or guarantees or rights the Bank may at any time have from or against the Customer, the Security Party or any other person;</p> <p>(d) agree with the Customer, the Security Party or any other person or guarantor to accept payment of the Indebtedness by such increased or reduced Monthly Payment as shall be agreed to by the Bank or to suspend payment of the Indebtedness; and/or</p>



<p>(e) vary the number and/or the amount of each Monthly Payment to be paid by the Customer.</p>	<p>(e) vary the number and/or the amount of each Monthly Payment to be paid by the Customer.</p> <p>Any variation will only be made when necessary, such as when there is a change in circumstances, a need for an adjustment to offset amounts owed and/or when there is a request for restructuring of the Facility by the Customer.</p>
--	--

For all our existing customers, we will apply these amended terms to your existing agreement with us and we have not taken away any of your existing rights.