

LOAN APPLICATION & CONTRACT ADDENDUM

Terms and Conditions

1. This addendum is specifically for CHAPCHAP₁ and CHAPCHAP₂ Loan products (Hereinafter referred to as “the products”).
2. The contents of this addendum supersedes any other provision of Terms and Conditions of the products.
3. The products have been duly renamed as CHAPCHAP RELOADED₁ and CHAPCHAP RELOADED₂ respectively with effect from **1st March, 2025**. However, the existing records of the products with or without outstanding balances shall NOT be altered to reflect the change of names.
4. The products annual interest rates are as follows with effect from **1st March, 2025**;
(a) CHAPCHAP RELOADED₁ - 11.5%
(b) CHAPCHAP RELOADED₂ - 12.1%
5. Top up fee or Bridging fee shall be a one off payment at the point of refinancing either of the products and shall be as per the following rates, recoverable upfront on the outstanding balance;
(a) CHAPCHAP RELOADED₁ - 10.0%
(b) CHAPCHAP RELOADED₂ - 5.0%
6. The interest rates in Clause No.4 above do NOT apply to existing balances of the products granted prior to the effective date of 1st MARCH, 2025.
7. The Borrower by ticking either CHAPCHAP₁ or CHAPCHAP₂ in the Loan Application & Contract Form Shall be deemed to have ticked CHAPCHAP RELOADED₁ or CHAPCHAP RELOADED₂ as shall apply respectively.
8. Other Terms and Conditions relating to the products not mentioned in this addendum still applies to the products to the full extent of their intentions and/or guidance.

ACKNOWLEDGEMENT AND COMMITMENT BY THE BORROWER

I Mr/Ms/Ms/Dr/Prof.....of national ID/Passport No.....do hereby confirm that I have read and has comprehensively understood the contents of the addendum. By applying for the product, I undertake to abide by the Terms and Conditions as contained in the Loan Application & Contract Form as read together with this addendum.

Signature.....Date...../...../20.....at.....

Save Regularly and Borrow Wisely

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