

SIBOR TRANSITION TO SORA

| Scenario | Fees that may apply |
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| <p>Your loan is out of lock-in period and not bound by any subsidies (such as legal or valuation subsidies).</p> | <p>One-time fee-free switch to prevailing packages or SCP is provided.</p> |
| <p>Your loan is still within subsidies clawback period e.g. within 3 years from date of loan disbursement</p> | <p>One-time fee-free switch to prevailing packages or SCP is provided.</p> <p>You need not repay the subsidies received under your current loan when switching to any prevailing packages or SCP. However, the clawback period of your subsidies will be carried through to your re-priced loan. If you decide to redeem your loan, the clawback of all subsidies will apply.</p> <p>If the prevailing loan package comes with a separate clawback period (e.g. 3 years), this will run concurrently with the clawback period that was ported over from the SIBOR loan (e.g. 1 year).</p> <p>Please note that the clawback period is independent from the lock-in period of the new loan, i.e. they do not impact each other.</p> |
| <p>Your loan is still within lock-in period subject to redemption fees e.g. within 3 years from date of loan disbursement</p> | <p>One-time fee-free switch to prevailing packages or SCP is provided.</p> <p>There will be no prepayment fees charged by switching to any prevailing packages or SCP. However, if you decide to redeem your loan, the prepayment fees will apply.</p> <p>There will be no change to the remaining period of your lock-in if you decide to switch to the SCP. However, if you decide to switch to a prevailing loan package which comes with a fresh lock-in period (e.g. 3 years), you will be subject to this fresh lock-in period, even if you are still within the lock-in period of your SIBOR loan package. For example, if you have 1 year remaining lock-in period on the SIBOR loan package and the lock-in period of the prevailing loan package is 2 years, the new lock-in period of 2 years would apply.</p> <p>Please note that the lock-in period is independent from the clawback period of the new loan, i.e. they do not impact each other.</p> |
| <p>Your loan is still undisbursed/partially disbursed.</p> | <p>One-time fee-free switch to prevailing packages or SCP is provided.</p> <p>There will be no prepayment or cancellation fees charged for this switch. However, the fees will apply if you decide to redeem your loan.</p> <p>There will be no change to the remaining period of your lock-in if you decide to switch to the SCP. However, if you decide to switch to a prevailing loan package which comes with a fresh lock-in period (e.g. 3 years), you will be subject to this fresh lock-in period, even if you are still within the lock-in period of your SIBOR loan package. For example, if you have 1 year remaining lock-in period</p> |

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| | <p>on the SIBOR loan package and the lock-in period of the prevailing loan package is 2 years, the new lock-in period of 2 years would apply.</p> |
| <p>Your loan is currently on fixed rate and will only be changing to a SIBOR reference rate after the fixed tenure ends.</p> | <p>One-time fee-free switch to prevailing packages or SCP is provided.</p> <p>There will be no prepayment fees charged by switching to any prevailing packages or SCP. However, if you decide to redeem your loan, the prepayment fees will apply.</p> <p>There will be no change to the remaining period of your lock-in if you decide to switch to the SCP and the SCP will apply after the end of your fixed rate tenure on the SIBOR-based part of your loan.</p> <p>For example, if you have 1-year remaining lock-in period on fixed rate:</p> <ul style="list-style-type: none"> • The fixed rate will continue to apply for the 1-year lock-in period. • The SCP will apply after the end of the 1-year lock-in period. <p>However, if you decide to switch to a prevailing loan package which comes with a fresh lock-in period (e.g. 3 years), you will be subject to this fresh lock-in period, even if you are still within the lock-in period of your existing loan package.</p> <p>For example, if you have 1-year remaining lock-in period on the existing loan package and the lock-in period of the prevailing loan package is 2 years, the new lock-in period of 2 years would apply.</p> |