



KEY FACTS STATEMENT

Term Loan Facility

A term loan is a lending arrangement that provides a borrower with a fixed sum of cash. In exchange, the borrower must repay the loan via a fixed number of instalment payments over the term of the loan. This type of loan is typically for a period of longer than one year.

Applicable for	Individuals and Institutions.
Required documents	<p>A letter from the client/organisation signed by the authorized signatories (as specified in the latest official Board Resolution) requesting a term loan.</p> <p>Furthermore, once the same is approved by the appropriate approving authorities, documentation as per banks requirements need to be signed off by the obligors and guarantors.</p>
Tenor	A minimum period of 12 months (Renewable at Bank's discretion). Maximum period is based on the requirement, repayment capacity and approval.
Loan Amount	Subject to approval upon assessment of borrower and purpose of loan.
Repayment	In monthly, quarterly, semi-annual or annual instalments as agreed by the client.
Interest Settlement Frequency	Can be capitalized with the instalment or paid separately based on the agreement between the borrower and the bank.
Interest Rate	<p>5.00% - 8.00%* per annum. Interest paid on monthly basis based on the utilized amount of the overdraft limit.</p> <p><i>*The interest rate range demonstrated above is not definitive and is ultimately at the bank's discretion. Interest rates are subject to fluctuation based on the local/global financial market trends in addition to various external/internal factors, which may influence the bank's final decision.</i></p>
Fees & Charges	All commissions are subject to review at Bank's discretion.
Terms & Conditions	<u>To be discussed/ agreed on with your existing/ future Relationship Manager</u>