

Updated as at 14 July 2005

Terms and Conditions

Applicable to the Non-Free Moving Cost Loans

1. All legal expenses and all other charges and disbursements (including stamp duty and the Bank's solicitors' fees on a solicitor and client basis) incurred in connection with or incidental to the preparation and execution of the security documents and in the recovery of the above-mentioned facility and enforcement of securities shall be payable by the customer and if remaining unpaid shall be debited without further notice to the customers' account or any account opened by the Bank for the purpose.

Applicable to the Free Moving Cost Loans

1. The following costs incurred in connection with this facility/these facilities shall be borne by the Bank : -

- i. the Bank's legal fees for preparation of and attending to the security documentation
- ii. the Bank's legal fees for preparation of and attending to the Discharge / Receipt and Reassignment
- iii. Stamp duty, registration fees and other disbursements in relation to (i) and (ii) above

2. However, all legal expenses and all other charges and disbursements (including stamp duty and the Bank's solicitors' fees on a solicitor and client basis) incurred in connection with or incidental to the recovery of the above-mentioned facility and enforcement of securities shall be payable by the customer and if remaining unpaid shall be debited without further notice to the customers' account or any account opened by the Bank for the purpose.

Applicable for both Non Free Moving Cost & Free Moving Cost Loans

1. For the avoidance of any doubt, all fees and expenses incurred in relation to the procurement of any valuation on the Property, whether same be initiated by the Bank or the customer, at any juncture and with regard to this facility/facilities shall be borne by the customer.

Other terms and conditions apply. Please contact your nearest branch for a full copy of the Terms & Conditions.