

## Summary of changes to the Credit Card and Personal Loan Terms

Dear Valued Client,

Kindly note that effective 01 May 2018 our terms and conditions in relation to credit card and personal loan will be amended with key changes illustrated below.

For ease of reference the relevant revisions are underlined.

Name of document	Existing clause	New clause
Personal Loan Terms	3.7 If we vary the interest rate, we will give you 30 days prior notice in writing and we will provide you with the effective date of the revised interest rate.	3.7 If we vary the <u>fees, charges</u> and interest rate, we will give you <u>60 days</u> prior notice and we will provide you with the effective date of the <u>change</u> .
Credit Card Terms		6.5 If we vary the <u>fees, charges</u> and interest rate, we will give you <u>60 days</u> prior notice and we will provide you with the effective date of the <u>change</u> .

For the latest terms and conditions please click [here](#).

Thank you for banking with us.