

## Terms and Conditions

### Relief plan due to covid-19

#### Important information to guide you

1. The relief programme will apply to all customers who either respond to this email or submit a written request for temporary help subject to having maintained up-to-date payment obligations as at 16<sup>th</sup> March 2020 as per bank guidelines
2. The current Personal Loan and Mortgage relief programme will offer a 3 months relief to the eligible clients. Once the relief period is over, you will be obligated to pay the interest accrued during the holiday period at the end of the loan tenor. Should you apply for any top up in future you are obliged to first payoff the interest accrued during the payment holiday period or reduce your new loan amount by the same amount
3. Upon selection of your preferred option, please note that the Bank will treat the restructured Facility as a new arrangement. A fresh Facility Letter (as appropriate) will be issued to you to document the new terms of the Facility. Restructuring of the mortgage loan will take effect once the signed bank facility letter is received by the bank
4. For tenor extension option, you will be required to pay the additional credit life insurance amount payable to the insurance company due to the extended tenor.
5. If you choose the tenor extension option, your monthly loan instalments will be reduced, however, you will continue to pay your monthly instalments
6. The Bank reserves the right to review the relief measures as the environment continues to develop
7. You bear any risks (including, but not limited to, the risk of fraud or interference by third parties) in the delivery of any email or electronic communication (“Communication”) and undertake to indemnify the Bank and to keep the Bank indemnified against all losses, damages, demands, claims, liabilities, costs (including legal costs) and expenses of any kind whether or not they were foreseeable or likely to occur, out of or in connection with any such Communication, except as may arise by reason of fraud, gross negligence or wilful misconduct on the part of the Bank. You

acknowledge your approval and acceptance for any losses, which you may sustain as a result of the risks (including, but not limited to, the risk of fraud or interference by third parties) to which the relevant electronic transmission may be subjected.

8. Where any Communication is a copy of an original, such copy shall be as effective as the original and any subsequent receipt of the original shall not affect the effectiveness of or the timing of the effectiveness of the copy.
9. The Bank shall treat each Communication as fully authorised by and binding upon you and treat your ongoing use of any product or service from, or your entry into any transaction with the Standard Chartered as your agreement to the terms set out above