

Clauses 4.3 and 4.4 of the Citibank Home Saver Terms and Conditions are revised as follows:

- 4.3 You may prepay the Term Loan in part by giving not less than 1 month's written notice to us or payment of interest in lieu of such notice, provided that such prepayment does not result in the principal amount outstanding and disbursed under the Term Loan being less than S\$10,000. Such prepayment shall not be less than S\$10,000 or such other amount as we may stipulate from time to time and notify to you. All prepayments of the Term Loan shall be applied towards reduction of the monthly instalments of the Term Loan unless we receive contrary instructions from you.
- 4.4 In the event that you prepay part of the Term Loan and the prepayment results in the tenor of the Term Loan being reduced such that all sums outstanding under the Term Loan are fully repaid before the expiry of the Lock-in Period, you shall pay the Prepayment Fee to us.

Citibank 4.4 of the Citibank HDB Home Saver Terms and Conditions is revised as follows:

- 4.4 The Borrower may prepay the Term Loan in part at any time by giving 1 month's written notice to the Bank provided that such prepayment does not result in the principal amount outstanding under the Term Loan being less than S\$10,000. In the event that the tenure of the Term Loan is reduced such that all sums outstanding under the Term Loan are fully repaid before the expiry of the Initial Period, the Borrower shall pay the Prepayment Fee to the Bank.