

ACCOUNT TERMS – SUPPLEMENTAL TERMS GOVERNING YOUR ACCOUNT

The following additional terms shall apply to your Account with the Bank notwithstanding the existing terms (if any) that are already applicable. In the event of any inconsistency, these additional terms shall prevail. The Customer agrees that their continued placement of term deposit in Singapore Dollar with the Bank shall signify the Customer's consent to the following terms:

- (a) that each placement of a term deposit in Singapore Dollar must be for a minimum amount of SGD250,000.
- (b) If at any time, the aggregate amount of all term deposits in Singapore Dollar falls below SGD250,000, the Bank reserves the right to prematurely terminate all such Singapore Dollar term deposits without prior notice to the Customer. The Customer acknowledges that premature termination of such term deposits may result in the Customer earning less or no interest or incurring fees or charges as determined by the Bank. This may result in the Customer receiving less than the principal amount.