

## **Schedule of Charges (Exclusive of Taxes)**

## Product 1 (In partnership with Capital Trust Limited)

| Particulars                        | Charges     |
|------------------------------------|-------------|
| Processing Fees                    | Starting 2% |
| Penal Charges                      | Nil         |
| Foreclosure Charges                | Nil         |
| Late Payment Interest / Additional | Nil         |
| Interest Rate                      |             |

The Lender reserves the right to amend/modify the Charges in its sole discretion. Any such change will be notified to the Borrower in accordance with the Loan Agreement.